

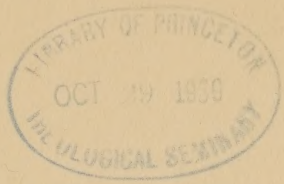
BV 772 .B9 1959

Byfield, Richard, 1598?-
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Your money and your church

Your Money and Your Church

THE HISTORY OF THE
CITY OF NEW YORK



your money and your church

BY

Richard Byfield

AND

James P. Shaw

DOUBLEDAY & COMPANY, INC., GARDEN CITY, NEW YORK

1959

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PRINTED IN THE UNITED STATES OF AMERICA
FIRST EDITION

DESIGN: CHARLES KAPLAN

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Foreword

THIS IS A BOOK ABOUT CHURCH GIVING. IT IS BASED UPON THE premise that the giving to God of one's "treasure" is, by and large, a measure of one's stewardship of time and talents, as well as of the material things of life. The authors would be the first to recognize that the word "stewardship" refers to every aspect of man's life and that the very concept of stewardship implies that one is only a caretaker of that which is not his, but God's.

We have been disturbed, however, by the teaching of stewardship in such a way as to remove it from reality. It is possible to say so much about a subject that you have really said nothing at all. When, for instance, one teaches stewardship by saying that everything we have belongs to God—which is perfectly true—one must be careful to point out that God allows us to have the use of these things only during our lifetimes and that we are "stewards" in the sense of semipermanent tenants. Much literature that has been published by the denominational presses has been hazy in this area: it has tended

to become "spiritual" when it is talking about "material" things. This book is an attempt to remedy this insofar as possible.

The writers firmly believe that a person who is really a steward of God's bounty will return a fixed—and generous—amount of this bounty to God each year through gifts to His Church. They realize that all stewardship is not encompassed in this, but they feel that without it no stewardship is really present. They ask the reader to keep this in mind, should he feel that too much attention is being paid to what is, after all, only one facet of the total picture of stewardship.

It is our experience that, even in churches where a profound doctrine of stewardship is taught and understood, many people have failed to measure up in the area of Church giving. This is sometimes because the relationship of stewardship to giving is not made clear. It is also sometimes because the Church has made no real effort to allow its people to take part in its financial program. We have attempted to speak to both problems.

The first part of the book, then, is a "theological review," in which the doctrine of stewardship is explored and the relationship to Church giving made clear. The second part is a detailed study of a successful church canvass operation. It is our hope that the reader will find that the two halves make a whole. Canvasses based upon the wrong premises are doomed to failure; and the best premises in the world will not insure a successful canvass, if the canvass is not carefully planned.

The canvass methods suggested herein have been tested. They will work, and they will work in an ordinary congregation. We submit this book to the reader in the belief that they will work in *his* congregation and that they will lead not only to financial success but to the richer spiritual life of the congregation.

RICHARD BYFIELD

JAMES P. SHAW

The Church and Her Money

ONE OF THE MOST INTERESTING PHENOMENA OF THE MID-twentieth century has been the much-publicized return of the American people to the churches. This trend has been viewed with alarm, welcomed as a challenge, investigated, cast in the form of statistics, lauded, derided, and held to be a symptom of some surprising things. In governmental circles, small towns, big cities, and the new Suburbia, something is undoubtedly happening, but no one seems quite certain what it is. Even the statisticians are unsure; certainly more people are going to church than ever before, but there are more people to go to church, and there are more churches to go to. Furthermore, statistics can tell us very little about the quality of the church life within the churches themselves. Does church membership mean what it meant fifty years ago? Are the people who are thronging the churches making any real Christian commitments, or are they simply following a sociological trend? Questions like these are not easily answerable in statistical terms; the answers to them can come only from the experience of the life of the Church.

One area of church life that is often ignored, at least by those who are interested in the Church as a sociological phenomenon, is that of finance. Perhaps the sociologists have been taken in by the stereotype that "the churches are interested only in spiritual things." There is good precedent, however, for approaching any investigation of the Church's life from the financial viewpoint. Our Lord once said: "Where your treasure is, there will your heart be also"; and it would seem to be axiomatic in twentieth-century America that the financial

support given a project is a pretty good criterion of the extent to which that project has caught the interest of its supporters.

At first glance it would seem that the financial support of churches has increased to the same degree as church attendance; but this is an area in which statistics can be misleading. An obvious point which must be made is that *per capita* giving is far more significant here than total giving. One would expect total giving to be high when the Church has a record membership; but if per capita giving does not change appreciably, new light is shed upon total giving figures.

Another obvious modifying factor is the economic level of the country at different times. When incomes are high one would expect Church giving to be high. If Church giving keeps pace—and no more—with the rise in average per capita income, then once again it would be doubtful if these statistics indicate any significant change.

Even when the statistics are all gathered, tabulated, chewed upon, and digested we will not have the final picture. For total Church giving itself comes in many forms—pledges, plate offerings, large, single gifts, from holiday offerings, thank offerings, memorial offerings, and all the rest. While all of these things help us to evaluate the life of a parish, the parish itself must be most concerned with the regular year-in-and-year-out pledged income, the income upon which in most cases its budget must be founded. Despite all of the statistics, the fact remains that, traveling through the country at large, questioning the pastors in their churches and studying their budgets, one finds that lack of money remains the prime concern of most of our churches today.

This lack of money comes out in different ways. A denomination is forced to cut back its missionary program. New communities go for years without churches because a denomination cannot afford to begin work in them. Church schools are overcrowded, double and triple “sessions” are held, and still the parish cannot build new classrooms. Ministerial salaries have fallen in purchasing power below the level of the 1930’s. A great western city boasts a cathedral—unfinished since work upon it stopped in the Depression years. Established denominations meet year after year in rented store-front buildings. Promotional programs die on the vine for lack of financial support. Nearly every congregation feels the pinch: “We would like

to begin this, that, or the other program—but of course we haven't the money." If interest in the churches today is truly at its zenith, one shudders to think of the financial problems that a nadir of interest would bring!

Perhaps one of the more unfortunate results of this "genteel poverty" is the effect it has upon the worldlings of this generation. We all, churchmen and non-churchmen alike, are the products, to some extent, of the various advertising and promotional techniques that are such an important part of our civilization. Even as we attempt to be objective in our judgments, we find ourselves falling into the habit of judging by the standards of the world. "Nothing succeeds like success" is a slogan that speaks in tones of real truth to America in its mid-century. The man who wishes to market a product today does not bring it before the world in anything but the trappings of success. In *The Hucksters* Frederic Wakeman makes one of his Madison Avenue characters speak of a "sincere necktie," and several organizations have made fortunes simply by designing "prosperous packages" in which to place new products, that they may wear the glitter of prosperity.

To an age that has learned its values from the advertising world comes the Christian Church, figuratively dressed in rags and holding its soiled hat in its hand. It is perhaps one thing for the Church to decry the false set of values of the advertising age. It is a far different thing for the Church to place its entire program in jeopardy by pretending that those values do not exist. For they do! For better or for worse, these are the standards of the age! The Church ultimately may be able to change them—and this is undoubtedly the devout hope of many churchmen. But until they are changed—until people learn to look behind the façade to the value of the "product" within—the Church treads upon dangerous ground indeed if it attempts to ignore the standards by which the people of this world shape their opinions.

It has been suggested by William Whyte (in *The Organization Man*) and others that the new suburban communities in America are in some sense the typical sociological development of the mid-twentieth century. Certainly, if general acceptance of the set of values of which we have been speaking is any criterion, it would seem that Suburbia is typical indeed. And it is in Suburbia that one can

find the most outspoken opinions upon the position of the Church. Anyone who has ministered to a suburban congregation has been appalled to discover the opinions held about their church by even his most active parishioners. These opinions are usually advanced freely and without self-consciousness; for so completely has Suburbia accepted the standards of the advertising age that the suburbanite often has not even a suspicion that his standards are not those of all men everywhere! He has no hesitancy in conveying to his pastor his peculiar views of the Christian Church, for he is sure that these are the views of his pastor also!

It is the suburban church that is, perhaps, mostly responsible for the figures that indicate an increase in church membership. This is the "growing edge" of the missionary endeavor—the place primarily from which all of the new members come. And when one goes to Suburbia and begins to question the churchmen there about the financial condition of their churches, one soon finds that some strange things indeed are taking place!

In the first place, it is widely assumed not only that the Church has not enough money to carry out its programs but that somehow it is not *meant* to have enough. If, by a stroke of good fortune or good management, a suburban church should achieve financial independence and complete an ambitious program, Suburbia and the members of that church itself tend to feel that something immoral has taken place! "That church is too wealthy for its own good." "We're bleeding our own members white!" "That program is too ambitious for this neighborhood." These are typical comments upon a successful church program! Some of us can remember with horror a day when the rural minister and his family were expected not only to *be* poor, but to *look* poor, apparently on the theory that somehow the ancient vows of poverty had been extended to include the whole parsonage family. Today, it seems, they have been extended even farther: a large section of our population feels that only a poverty-stricken congregation is really being faithful to the witness of the Christian Church!

And yet, on the other hand, this generation, by and large, is preoccupied with success. Men who would not dream of working for a company that has all the visible signs of being on the verge of

bankruptcy seem to prefer this quality in their church. And so, caught between the Scylla of real poverty and the Charybdis that insists that such poverty is a good thing, the Church goes its hesitating way, helpless while its people pursue success for themselves, but resent it for their Church.

From this attitude and from the Church's somewhat desperate response to it stems a second attitude which may be most damaging of all to the Church from a public relations standpoint. This is the attitude that says, in broad statement, that when someone is desperate for funds, he will welcome them from any source. In terms of the Church's response this means that many of our congregations, seeing no hope of improving their position through pledged income, have turned to all sorts of schemes and gimmicks to try to bring in a little more money. Many of these schemes are neither immoral nor unethical nor even particularly discreditable in and of themselves; but, taken together, they present to the world at large a picture that is not a pretty one. For the total effect is to show the world a church that claims, on the one hand, to be the Body of Christ, the Representative on earth of the Risen Lord, the veritable Army of Almighty God, and that on the other hand, seems to spend most of its time holding suppers, fairs, bazaars, teas, cake sales, and, in extreme cases, lotteries, raffles, and bingo games! Even the man with a truly objective viewpoint would find it hard to reconcile the statements of purpose with the activities that he sees, and cynical America as a rule doesn't bother to try!

The Protestant churches of America have, to some extent, in recent years rediscovered the ancient doctrine of the Church and its importance in the scheme of salvation. Now they are concerned that the unchurched do not see it, too! If one may venture a prediction, it would be that the unchurched will *never* see what the churches are talking about unless something is done to *show* the world an institution that in some sense seems to correspond to its doctrine. To state the case as baldly as possible, the point is this: men who live in a world of multimillion-dollar enterprises, where even the corner grocery is called a supermarket and every retailer is an entrepreneur, simply cannot take seriously an institution that obviously lives from hand to mouth, no matter how important that institution may claim

to be to the world. Protestants generally are agreed that to support the Church with bingo games is an unworthy undertaking, but they need to look within themselves and ask if the thousand and one *other* ways of extracting money from the world are any more worthy of the Gospel of Jesus Christ.

It is not that Christ frowns upon the work of devoted hands. In a poverty-stricken community like those some of us knew in our youth, the baking of a cake for a cake sale might mean real sacrifice on the part of the baker. Blessed indeed was the contribution raised in this fashion! But in America in 1959 it is axiomatic in women's groups that it is far easier to contribute a few dollars from the family's ample budget than to bake the cakes or sew the slipcovers which form the chief items at their church's bazaars. It might almost be contended that this type of "penny ante" financial activity is continued for its own sake; actually as a device to promulgate and continue the legend that the Church is indeed a "blessedly poor" institution!

The chief objection, however, lies not in the method but in the implication involved in this type of church support. And the implication is this: that the Christian Gospel means so little to those who are its self-professed adherents that they must go to the unchurched for money to continue its proclamation! Imagine the Communist party—or, to be really farfetched, a society for the preservation of red-headed woodpeckers—going out to the world at large and saying: "We don't believe in this strongly enough to support it ourselves—but we think it's a worthy cause and, in order to further it, would like to sell you something you don't need at a price that is twice its worth!" This is ridiculous—but it is no less ridiculous when the Church does it; the only difference is that long usage has given the Church's practice the status of venerable custom, and we no longer see the humor or the irony of it!

Before we go any farther it seems only fair to ask if the things we have said are true. Are the churches *really* suffering from lack of support, or are we only saying so to make a case? Are churchmen really doing what they can reasonably be expected to do, or are they miserably selling their beliefs short? What are the objective facts of the case insofar as giving records are concerned? What, in short, are

churchmen doing today for the support of their churches? This is the point at which statistics can help us.

First, let us consider what giving records mean. Let us, for instance, consider some items of expense that any churchman might agree are incidental. What does a man do with his loose change? A consideration like this will help us to evaluate Church giving as the givers themselves might see it. If a man spends money just as faithfully, just as often, and in the same amount upon x as he does upon y , then we may assume, other things being equal, that x and y are equally important to him. Assuming this, then, let us look at some of the things that current giving records reveal.

A package of cigarettes costs in most places something more than 20 cents. Taking the low figure as a safe one, we find then that the pack-a-day smoker (as most smokers are now) spends \$1.40 per week on tobacco. In 1957 the *average Episcopalian* gave \$1 per week to his church!

A businessman who eats his lunch each day in a restaurant and tips his waitress at the level recommended by Emily Post, spends perhaps \$1.20 per week in tips—once again we're using a low figure! In 1957 the *average Methodist* gave 88 cents per week to his church.

When the average family goes to the movies, the cost in most parts of the country would be in the neighborhood of \$3 for four people. Leave the youngest child with a sitter and buy four bags of popcorn, and the cost approaches \$5. Let the family do this once a week, and the average becomes \$5 per week. If anyone wishes to object that since the advent of television, few families go to the movies once a week, he may prefer to depreciate a \$300 television set over three or four years, add the cost of parts and repairs, and strike a weekly total for himself. He will find that he was spending less when he went to the movies! In 1957 the *average Seventh-Day Adventist* gave \$4 per week to his church.

Or consider the family that goes in for quiet homely pleasures—like a ride in the family car on Sunday afternoon after church. A car that is driven less than ten thousand miles per year costs, by accurate computation, about 14 cents per mile to operate. A cost of \$5 to \$10 is not at all an unreasonable estimate for such a Sunday afternoon

outing. In 1957 the *average Missouri Synod Lutheran* gave \$1.60 per week to his church.

Installment buying is the way of life in the Suburbia of which we spoke earlier. Rare indeed is the family that is not involved with a lending agency for the purchase of a washing machine, a refrigerator, a deep-freeze, or an electric range! Average installments on one such item come to about \$10 per month; but the average suburbanite buys more than one thing at a time, and his payments are closer to \$20 per month, or \$5 per week. In 1957 the *average Presbyterian* gave \$1.44 per week to his church.

Now what do these figures mean? That the average Christian thinks no more of his church than he does of his cigarettes, his entertainment, or the appliances in his kitchen? One would certainly hesitate for a long time before making such a sweeping statement! But, on the other hand, one would hesitate to deny it categorically, too! For the fact is that America today is about as budget-conscious as it is possible to be! Cigarette money and church money both appear in the budget of Mr. and Mrs. Homemaker. Let the reader ask himself the probable reaction of this same Mr. and Mrs. Homemaker if it were suggested that, by dropping the cigarette item, the church item could be doubled! Let him hear Mr. Homemaker on the subject of why it is impossible for him to carry his lunch to work in his brief case! And listen to the young Homemaker children when the family decides that the money they've been spending on the television set might be put to better use! "Let him . . . take up his cross, and follow me!" said Our Lord. "We will give the church what we can spare when the 'essential' items are all covered," is the response of our imaginary family!

At first glance, these examples might seem to be self-defeating. They may tend to prove that the average American family has considered the various demands upon its income—including the demands of the church—and has decided just exactly what relation the church's claims have to the others. If the American churchman gives \$1 per week to his church, we might conclude that \$1 per week represents the value of the Church in his eyes. There may be some truth to this reasoning. It would seem quite probable that some people have made such a decision and that \$1 per week is precisely

the value they place on their church membership. Where this is true the problem is not exactly a financial one; for such a family would be one that had not truly been reached by the church at all. In some churches this may be the real fault. The people, never having heard the Gospel, are in no position to respond to it. But in such a study as this we cannot deal with what is really the concern of evangelism. We can only say that fortunately this attitude is true of only a limited number of churches.

In the great majority of cases the real fault lies in the fact that, while the people are committed Christians at least to some degree, they have not learned what this commitment means in financial terms. They have absolutely no idea that they are not measuring up to the demands of their Gospel. Many of them are giving hours of their time and giving generously of their talents to the church's work. The problem is that no one has helped them to see that, other things being equal, they are expected to give generously of their wealth as well. Also, the very word "generously" is subject to so many meanings. We have known a family that pledged 75 cents per week to the church's program, despite the fact that the family income was upward of \$10,000 per year. A little questioning revealed the fact that the husband and wife were reared in homes in which \$5 or \$10 *per year* was the level of Church giving. In pledging 75 cents per week, they felt that they had done a great thing: after all, they were giving three or four times the amount that their parents had done! They had no feeling whatsoever that they were doing less than was required of them!

There may be any number of reasons for this apparent failure of present-day churchmen to face up to the financial facts of life. Certainly the "genteel poverty" ideal mentioned earlier is a part of the picture. We have heard active and influential churchmen refuse to increase their pledge to the Church not because of personal hardship but because "the Church has all the money it needs." While it is a little difficult to see how such an attitude comes into being, the fact is that it must be reckoned with. Once at the end of an analysis of a local parish, during which it was revealed that the potential giving ability of that congregation was several times what its record indicated, the pastor himself looked utterly blank and finally stam-

mered, "But what would we do with all that money?" This despite the fact that his church was far overdue for a building program, that his diocese urgently needed funds for several projects, and that the overseas program of his denomination was seriously hampered for lack of money!

Actually, in all fairness, it would appear that a great deal of the blame for the situation we have been describing must be placed squarely at the door of the clergy generally. There are of course many outstanding exceptions; there are even clergymen who have reputations, for better or worse, as "money raisers." But by and large the clergy have not spoken in this field with a strong voice—if, indeed, their voices have been heard at all.

In an attempt to understand the reluctance of the clergy to give real leadership in the matter of Church giving, a number of factors come to the fore. In many of our churches the clergy, who must provide their own theological education, have come from a fairly high-income class. The mores of this particular class in our society make it difficult and in somewhat questionable taste to speak of financial matters. Many clergymen would find it completely impossible to speak to an individual in their congregations about his giving, even though they might be able to preach to a congregation at large upon the subject. It has been discovered in fund campaigns that one of the most effective methods of involving laymen is for the pastor himself to witness to his own pledge, either in dollar amounts or on a percentage-of-income basis; many clergymen say that they would "rather die" than do this!

It is, to say the least, somewhat difficult to speak of church support without mentioning money! Yet each year at canvass time we are treated to the spectacle of countless parsons throughout the country entering their pulpits and attempting to do just that. It is small wonder that the laity comes away from such a sermon confused and definitely in the dark as to what would constitute a good pledge! It is impossible to be specific in a sermon that is composed of harmless generalities.

The same thing is true of much of the literature the churches publish in connection with financial canvasses. Such words as "inspiration," "challenge," "the meeting of this great need," are dis-

played prominently, but nowhere does the layman find anything to help him to decide what his responsibility is and how to live up to it. Stephen Bayne, Episcopal Bishop of Olympia, once said, "I have been in the Church long enough that I am able to look a 'challenge' in the eye and tell it to go away!" Unfortunately for the vocabulary of generalization, many of our laymen would agree with the bishop heartily. They have heard about "challenges" until the word no longer means anything at all to them!

Also, it is to be remembered that many of the clergy are in no sense accomplished theologians, nor perhaps should they be expected to be. Perhaps from a kindly father-confessor of the "old school," perhaps from their upbringing in the somewhat fuzzy theology of stewardship of the Church of some years ago, many younger clergymen have imbibed the notions of the world to the effect that "one shouldn't talk about money from the pulpit." In an attempt to attack what they imagine to be the materialism of the modern world, they forget that the opposite of "materialism" is "spiritualism" and try to combat it with a forced spirituality. As interpreted in many pulpits, this kind of spirituality has as its main point a deliberate impracticality which shies away from the cold facts of life in the world. A man is "spiritual" if he can go on preaching despite an inadequate salary and cramped quarters. He is "spiritual" if he can ignore the fact that the roof in the parsonage leaks and that the drains in the church no longer function as they should. Above all, he is "spiritual" if he can keep his messages to his people in the realm of beautiful prose where the mundane affairs of the world may not enter. The desire to avoid "calling a spade a spade" reaches the point in some pulpits where this particular kind of spade is never mentioned even by implication.

Thus we find many clergymen who, while they may be leaders in every other aspect of congregational life, refuse even to be present at vestry or board meetings on the night the budget is to be discussed. We find men who refuse to consider the giving records of their parishioners on the grounds that "my pastoral relationship might be affected if I knew what he gives to the church." We have even seen pastors attempting to lead building programs while keeping themselves in deliberate ignorance of the building costs involved or of the

way the money is to be spent, on the grounds that "money matters are none of the pastor's business."

If there were any reason, theological or historical, why the ministry should be so separated from the life of the world, then one might stand in admiration of such positions. Since, on the contrary, the Christian minister is expected to be one with his people and to lead them in every aspect of their Christian life—and since stewardship is certainly an aspect of the Christian life—this attitude becomes, if not downright irresponsible, at least very, very questionable. The financial commitment of Christians is a part of their total commitment to the Gospel of Jesus Christ; and if this is not a matter of concern to the Christian minister, one wonders just where his concern does lie!

Strangely enough, the churches, or many of them, seem quite willing to admit that they are incapable of approaching their own financial problems; and thus we are treated to one of the most amazing phenomena of twentieth-century church life, the professional fund raiser! Beginning as a natural outgrowth of the needs of various charitable organizations to raise large amounts of money, fund-raising firms have moved more and more into the life of the church, and today many of them actually specialize in church fund raising. That the logic of employing such a firm involves a group of people in paying a goodly amount of money to someone to come in and make them do something that they presumably want to do anyway seems to have escaped our attention. And many congregations frankly credit such firms with raising three or four or ten times the amount "we could have raised by ourselves."

It is not our intention to criticize in a general way the fund-raising firms that operate within the churches. It is true that the methods of some of them are questionable, but the better ones have a fixed code of ethics and seem to feel real responsibility toward the churches that employ them. If we can grant that what they are doing is ethical in any sense, then we cannot really find any fault with the way in which they do it. In their promotional material many of the firms stress the secondary advantages which will accrue to the churches that employ them—and many times these claims are true. Increased attendance at services and devotion to church projects often follow

a well-managed campaign conducted by one of the professional firms.

The real question about the fund-raising concerns lies, not in their methods but in the fact that they exist. For basically their task involves the use of various techniques to enable Christian people to fulfill one aspect of their Christian vocation! Suppose, for example, a church should engage a firm to help increase its Sunday attendance through the use of promotional devices, special meetings, and so on? While the church may well undertake such a project for itself, the hiring of a public relations firm to do it would cause raised eyebrows, to say the least. To carry the comparison to its ridiculous conclusion, what would we say of a church that hired a firm of specialists to help combat immorality within the congregation? And yet morality, church attendance, and Christian stewardship have this in common: They are all simply aspects of the total Christian life. There are real questions involved in the employment of outsiders to accomplish any of them!

When the churches which have employed fund raisers to help them with their financial problems are questioned about this, the answers one receives are painfully simple. "We were helpless—we couldn't seem to raise the money at all—and then these people came in, and in four weeks we exceeded our fondest hopes! Our new social hall is the proof of their effectiveness!" This testimonial can be quoted again and again from the files of the various firms. The fact is that in the eyes of many church boards and vestries the fund-raising firms have taken on the aspect of "miracle men." They seem able to do in a few short weeks what congregations have been unable to do for themselves in years of hoping, praying, and teaching. It is small wonder that they have appeared to many of our churches as "angels in disguise," holding out hope for the accomplishment of projects that have been nothing but fond dreams for many years.

Lest we seem unduly critical of these firms we hasten to add that their testimonials are, as far as we know, true. They have accomplished surprising—nay, amazing—things. Three, four, six times the previous budget—such records are everyday fare in the annals of the fund-raising companies. They have literally saved many churches from going under, and our land is dotted with new buildings

that have been made possible by their organizational genius. Even as we question the reasons for their existence we would be ungrateful did we not admit that they have done much for the work of the Kingdom of God—and have done it, surprisingly enough, at a handsome profit!

But what is it basically that they have done? They have come to a congregation at the congregation's own request; they have stayed four or five or six weeks; and they have left—taking with them part (usually five to ten per cent) of the total amount that has been pledged. But even allowing for their profit, they have left the congregation with an income that far exceeds anything it has known before! Is it any wonder that they are beginning to appear as “wonder-workers!”

And yet when we watch the professional fund raiser at work, we see that he is not a miracle-worker at all—but merely a man who knows what he is doing and how to do it. It is a total program that he sells to the church—a program that includes public relations, interpretation, and organization. The congregation that employs a fund raiser finds that, probably for the first time, it is presented with a picture of its real needs in language it can understand, that it is confronted with a standard of giving that it can make its own, and that it is given an organization that enables it to make pledges reflecting this giving standard. That, in a nutshell, is the secret of the fund-raising organization. That is the “black magic” they work! It is simply the magic, in short, of good communications and superb organization.

It is our premise that any church that attempts to be true to itself in this field of the Christian life will find that a sound financial program is within its grasp without the necessity of importing others to bring this about. We believe—and our belief is based upon experience—that the Church has been woefully weak in the two areas of communication and organization. And, far more seriously, it is our contention that where the financial program of a church is weak the chances are that other areas of the church's life are weak also! If the problem were merely one of finances, the fund-raising firms would provide all the answer that we need. But Church finances are only a symptom. They are a symptom of unsound theology and teach-

ing, of irresponsible and inadequate moral commitment, and of an attitude toward the Church which is peculiarly an attitude of the world and not of the Christian faith. The congregation which is "poor" when it has within itself the resources to be otherwise, is in a real sense failing to measure up to the demands made upon it by its Lord and Savior, Jesus Christ!

Why Does the Christian Give?

EVERY YEAR IN THE CHURCHES OF OUR LAND A DREAD TIME approaches! Whether it is called "Stewardship Week," "Loyalty Sunday," "The Every-Member Canvass," or by any other name, its approach is heralded by an uneasy look on the pastor's face and by nervous joking among his parishioners. For this is the time of year when the church admits, however briefly and unwillingly, that it is, among other things, a business proposition. This is the time when the pledges for next year's operation have to be gathered; this is the time, in short, when the whole business of finance has to come to the fore. And many and varied are the tactics that the church employs to pretend that it isn't really interested in the money involved but that it must make some small effort to raise funds lest it be thought strange by the other churches in the community!

Silly? Of course it is. But this is precisely the attitude that many congregations adopt. Just as many people who find themselves down on their luck are ashamed to admit it, even when they seek charity, so the church year after year tries to maintain the pretext that the annual fund canvass is "simply a formality," something that must be gotten through in order that the regular—and important—business of the church may be resumed.

The only possible result of such an attitude is that the parishioners adopt it, too. Having heard the pastor make his customary red-faced reference to the fact that it is canvass time, usually accompanied by one or two clumsy attempts to cover the whole situation with humor, the congregation naturally assumes that he knows his business, that the canvass is indeed an embarrassment and something that should

be mentioned as little as possible, if at all. The upshot is that everyone pledges approximately what he pledged last year; many people go one step farther and assert that they are "against the whole idea of pledging"; no one increases his pledge significantly, and the church begins another year of poverty-stricken respectability.

The theory behind this kind of fund raising is plain. It states that money and Christianity are mutually incompatible; that somehow money must be found to pay the pastor, the janitor, and the electric-light company; but that when that money is found and the bills are paid the church wants to hear no more about it. There is no relation between the total task of the Church in the world and the Church's finances. Indeed, the financial aspect of church life appears to be something "tacked on" as an afterthought, a necessary concession to life in the world as it is, but something to be avoided in every way possible! It is no wonder that this theory of church finance produces the kind of result it does.

On the other side of the ledger—and almost as damaging to the total life of the Church—are the congregations and ministers who pride themselves on their "tough" attitude about money in their church. In these churches a kind of "sleeves rolled up" expectancy replaces the nervous timorousness of the churches mentioned above. Some weeks before Loyalty Sunday the minister goes into the pulpit and gives a lecture (he himself wouldn't call it a sermon) on the financial life of the parish. Dollars and cents are all there down to the final penny, and the laymen who hear him congratulate themselves that they finally have a "preacher who has some common sense." When he is through with the detailed listing of the budget for the coming year, he strikes a total: " X number of dollars is what we have to have next year. There are five hundred people in the parish— x divided by five hundred means so much per person—figure it out for yourselves!" This approach to church financing has certain results. Usually the amount demanded is pledged; in fact, when the minister is tough enough about it the congregation is sometimes afraid not to pledge it!

But the great weakness of this kind of pledging is that it comes from a sense of duty—one might even dare to say a grudging sense of duty. We have heard ministers from the pulpit liken this to the

paying of dues to a lodge or fraternal organization. And that is precisely what it is like. A man who has been told what his share of the budget is will, if he is a gentleman, pay it. After all, gentlemen don't neglect to pay their dues! But no spirit of Christian stewardship is involved. They have no more sense that this is part of the total Christian life than do the people mentioned earlier who make their pledges in order to spare their minister the further embarrassment of having to ask them again! Just like the other approach, this involves no real relationship between the church and its money. Once again pledging is something extraneous, something that must be done, but something that is far removed from the Gospel of Jesus Christ.

Somewhere between these two groups, and perhaps more dangerous than either, lie the congregations that are, quite frankly, freeloaders. These are the congregations in old, established communities, which are able to live on the generosity of some long-dead parishioner who, with an endowment to the church he loved, managed to snuff out its life as surely as if he had blown out a candle! Or, worse still, the benefactor may still be a member of the congregation, in which case it will be almost impossible for him to avoid assuming a proprietary air. After all, he pays the fiddler! Can he be blamed if he tries from time to time to call the tune? We have seen many churches in which from one fourth to one half of the total expenses, year by year, are borne by one man; we have never seen one such congregation that could truly be described as being in a healthy condition!

Now this is true even when the benefactor himself is a saint! It is true even when he lives in another community and makes no effort at all to control the policies of the church. It is true simply because the rest of the congregation is riding free and knows it! And the Christian life simply cannot be built upon the sacrifices of other people!

Are we saying then that the wealthy man should not be a benefactor to his church, that he should, upon making his will, find some other worthy charity to which to leave his millions? No, strangely enough, we are not! What we *are* saying is that each of us has a need to give, whether we give from wealth, middle-class respectability, or downright poverty. Certainly no one in the temple in Jerusalem needed the widow's mite one half so badly as did the widow herself. There

were plenty of people who could have borne the support of the temple without involving the poor widow at all. And yet Jesus Himself, seeing through to the heart of this problem, commended her highly. He commended her not because of what her money would do for the temple but because of what the gift showed about the woman herself and her faith.

For Christian giving is a matter of faith! It is rooted at the heart of the Christian Gospel and our response to that Gospel. Basically the whole question of church finances is a theological one rather than a financial one. It is a theological problem because it relates most closely to the central doctrine of the Christian faith itself.

For the Christian says of Christ that he is Incarnate God. And when he says this he is making a tremendous statement about the universe in which he lives. For unlike other religious faiths and unlike so-called "American materialism," the Christian is saying that there is no real separation between spiritual and material things. God without question is the symbol of the spiritual in our minds; the very word "spiritual" as we use it (although not necessarily as the New Testament uses it) refers to the things of God. Man, on the other hand, represents the material world. We are creatures, and to be a creature is to be "of the earth"—"earthly." The tremendous, overwhelming truth of the Incarnation of Jesus Christ our Lord is simply this—that the spiritual and the material have become forever one; that they can no longer be separated; and that the Christian must philosophically, if he is going to be true to his faith, be something very like a materialist at heart.

Here of course we are using "materialist" in a somewhat special, although classical, way. We mean simply that the Christian realizes that material things can and must be used to spiritual ends and that life in the Spirit means in no sense that the Christian is expected to deny the importance of life in the body. It is, of course, not only to the doctrine of the Incarnation that we turn for this teaching but to the words and actions of our Lord Himself. When St. John Baptist sent to inquire of Jesus if He were the promised Messiah of Israel, Jesus replied in terms of the material world: "The blind receive their sight, the lame walk . . . the poor have good news preached to them." (Luke 7:22) Truly the Kingdom of Heaven is a spiritual

one, but it is proclaimed by miracles done in connection with poor, weak, mortal man and his physical body.

The good Samaritan—who did not preach doctrine but bound up wounds—the widow and her mite, the unjust steward, the lost coin—all of these stories from our Lord's ministry point to the importance He Himself attached to the material side of life. And to sum it up, in the great and haunting parable of the Last Judgment in Matthew 25:35 He tells us, "I was hungry and you gave me food, I was thirsty and you gave me drink . . . I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me. . . . Truly, I say to you, as you did it to one of the least of these my brethren, you did it to me!" (R.S.V.) A God who is Spirit—but who came in the flesh, Incarnate. A faith that speaks of spiritual values—but that demonstrates these values by caring for the physical needs of lost mankind. A hope of the resurrection—not of the soul only but of the body, too! Truly we do violence to the Christian faith if we think of it as being concerned with spiritual things alone.

Actually it is a synthesis that is involved. Philosophically Hegel and Marx, who begin together and yet are poles apart in their conclusions, are both wrong. For both deal in terms of "either-or." Hegel sees spiritual causes alone behind the dialectic of history, while Marx attributes the same phenomena to material causes only. The answer, like the Incarnation itself, lies in both realms. The spiritual affects the material; the material affects the spiritual—and both are joined together in the person of Jesus Christ.

Perhaps Karl Barth, in his exposition of the dialectical method, comes closest to saying this. For he says that the dialectical elements of this world—the holy and the profane, the Creator and the created, and so on—are meant to be forever separate and in tension, and that it is up to God Himself to resolve the tensions that exist. If this be true, then God Himself *has* resolved the tension between the spiritual and the material—and has resolved it forever by uniting the spiritual and the material in the Incarnation of Himself as Jesus Christ.

For that matter the Church has taught, through most of its years, that every man in a sense represents the resolution of this tension. For we, too, are spiritual creatures in the sense that we are enabled

through Christ to live in the Spirit. But even the man who is in the Spirit is at the same time in the flesh. And woe to the man, be he Indian fakir or Christian mystic, who forgets that the two elements are inseparably joined together, even in him! We are spiritual creatures indeed, but every relationship, every thought, mood, and attitude, even life itself, depends upon the existence and condition of this material body in which we dwell!

The Christian faith seems to say the same thing in another way, too. For historic catholic Christianity has always been a sacramental faith. Regardless of our particular doctrines of the Holy Eucharist, the Communion, or the Lord's Supper, we all agree that in some sense at least Our Lord, Himself is represented in them. "This is my body" may be interpreted in many ways, but it can never be interpreted as "this is *not* my body." Whether we look to the "real presence" of the Anglicans, the "consubstantiation" of the Lutherans, or the "memorial" of the free churches, we look at the same time to the material forms of bread and wine as "host" to our risen Lord. Even the dogma of transubstantiation, which comes dangerously close to "overthrowing the nature of a sacrament"*—if indeed it does not actually do so—still retains its material grounding in the admission that the "accidents" of bread and wine remain. Here we see, at the very highest point of the worship of the Christian Church, the spiritual and the material again united and proclaimed to be forever one!

The sacrament of baptism is no exception to this rule. For here, once again, regardless of what we may believe to be accomplished, we still agree that the proper "form" lies in the water that is used. Everyday, ordinary water, washing away the guilt of original sin, carrying us down into burial with Christ and raising us with Him, uniting us to His Holy Fellowship, making us one with Him in an important and—most of us think—essential way. The material form of water being used for the holiest purpose imaginable. The Church saying again that the spiritual and the material are inseparable!

Again and again the Church proclaims this belief: confirmation by laying on of hands, the "right hand of fellowship," ordination, matri-

*Articles of Religion, Article XXIII.

mony, unction of the sick—all of these rites have their material forms. The Christian must never shun the material—for when he does he is shunning the material world, for which Christ died, and the material universe, which is the creation of God Himself! We cannot be holier than our Creator, and the material was the very form in which He chose to reveal Himself as Creator indeed!

To return now from the realm of abstract theology, let us look for a few minutes at a man's possessions as they stand as "sacraments" of the life of the man himself. Surely we do not need the blatant appeals of the advertisers to remind us that many of our possessions are expressions of far more than would appear at first glance. "Dress right—you can't afford not to" is a slogan that reminds us that our appearance is used by others to learn something of our essential personality. Read some of the automobile advertisements, and you will discover that an automobile is no longer just a car but the instrument by which you may express the essential "you." And some of the advertisements go even further—by buying the right kind of car you can express not only "you" as you are but "you" as you would like to be! When a man's whole future is said to hinge upon the car he drives, the hair tonic he uses, and the shaving cream he puts upon his face, the line between the spiritual and the material has become very fuzzy indeed! The world is ahead of the Church—although in a very muddle-headed way—in recognizing that one cannot live by spiritual values alone.

The Church's answer to this kind of "materialism gone mad" lies, however, not in denouncing materialism as such but in redeeming it to the Christian life. It is amazing how "ontogeny recapitulates phylogeny," to borrow a term from the biologists, and how what is true for the individual is also true of the world in which the individual lives and the race from which he springs. Christianity does not combat "wicked men" by destroying them but by bringing them to redemption; and by the same token it does not successfully combat "wicked doctrines" by sneering at them but by transforming them into Christian ones. The Church, for instance, may possibly one day become that which it already claims to be from time to time—a bulwark against communism. When it does it will be because it has transformed communism and redeemed it and made it Christian—

and not because it has driven half the world to choose between communism and Christ. The Church cannot choose between the two halves of a dialectic and play one against the other. Instead it must fearlessly resolve the dialectic, standing between the two poles and bringing them into synthesis precisely as God Himself did in Jesus Christ.

When the Church pretends that "money doesn't matter" it has taken only one element of the truth. It has fallen into the trap of the Manicheans and the Albigensians, the trap of denouncing the material and making it seem wicked and perverse. The church that is "embarrassed" by the necessity of asking for funds is pretending that it would like to live upon a plane so high that the need for funds does not exist. This is silly—and, worse, it is heretical.

On the other hand, the church that prides itself upon its "realism," treats money as an end in itself, and holds up its budget as its goal—this church is in heresy, too. For its heresy is the heresy of the Marxian Communist, who thinks that the material is of primary importance and that nothing else really matters. "Money may not be the most important thing in the world—but it certainly is way ahead of whatever is in *third* place!" This text, from a shop that specializes in "silly signs," belongs in the meeting rooms of many of our most important churches; for they are committed to this proposition, regardless of the "spiritual" sermons which may be heard from their pulpits. And this position obviously is not Christian either.

No, what the Church has to say about money needs to be said to the individual first; but it needs to be said by the whole Church. For there is a very real sense in which the individual's money is his life. He spends most of his waking hours doing something that he might perhaps prefer not to do; even the man who loves his work finds it an inconvenience from time to time. Why then does he do it? Obviously for the money involved. An individual's life can be measured in the number of hours, days, and years that he lives. And many of these hours and years he must "sell" for gain if he is to live at all. In return for these years—for this much of himself—he receives money. True, he receives many other things, too. Pride, satisfaction, fulfillment—all these things are the rewards of a job well done. But basic to it all

is the salary motive; the laborer is worthy of his hire, and it is his hire that he receives in exchange for part of his life.

Therefore, when one becomes a Christian and "gives his life to Christ," he is immediately faced with some sort of decision as to precisely what he means. Some of us take it quite literally—and we become ministers of the Gospel, or missionaries, or nurses and doctors, or whatever—only to discover that the "profit motive" operates here, too. Until that utopian day when all ministerial salaries are the same, even those who give their lives to Christ in this most literal way are going to find that they still have a sort of problem. The laborer is worthy of his hire—but what is the "hire" for someone who wants nothing but to serve his Lord?

When we leave the realm of the "professional" churchman and turn to the man who lives more literally in the world, the problem is more complex. He has "given his life to Christ" in some sense—true. But the fact remains that most of his life in actual time is probably going to go on being given to earning a living. What he has given he now has to take back—if he is to go on feeding and clothing himself and his family. Finally, in many cases, he comes to some sort of "spiritual" definition of his dedication, which in many cases simply means that he has lost all idea of the dedication with which he began.

Martin Luther, in his developed doctrine of the "Christian vocation," seemed to answer this problem, in a way. For if the dedicated grocer and brewer, the soldier and sailor, the farmer and school-teacher were all seen to be doing the Lord's work, then the gift to Christ of "oneself" could be seen as a real gift indeed. And this is true, with the exception that the problem of salary still remains. One gives his life to Christ in his vocation—but he is still being paid and, in many cases, paid well for the gift that he had made. Obviously something more has to be said.

If we can agree, however, that one's money really represents his life, since it is given in return for a portion of it, we arrive at what is really a sacramental relationship. If I earn \$2 an hour then \$2 represents to me and to the world—and to God presumably—myself during the time I worked to earn it. If I take the \$2 to church and place them in the offering, then I have given God just that much of

myself. Not much perhaps—but all I have, all I am capable of doing, the only way that I can express to God precisely this thing.

This is not a new doctrine in the Christian Church. In the historic liturgies the offering of alms is inextricably wedded to the offering of the elements of the Communion itself. Bread, wine, and money—these three things are offered to God at the altar at the same time, symbolizing the offering of “ourselves, our souls, and bodies.” God comes to us in forms of bread and wine—and we come to Him in the form of that for which we have given hours of life itself. When viewed in this way, the offering of alms is anything but the “necessary evil” that it so often appears; it becomes instead one of the high points of the liturgy, the point at which God and man meet, gift for gift.

And yet because of our unconscious separation of the spiritual and the material we have lost this emphasis somewhat, if not entirely. Recently we attended a church service in which the offering of the people, brought forward in a huge brass plate, was tastefully covered with a rich damask cloth before the minister deigned to lay his hands upon it and offer it at the altar. “It’s not really money,” the gesture seemed to say. The alms of the people—the best they had to offer, the gold for which they had sold their precious hours, this offering of themselves—this was not good enough. It had to be covered with a cloth, with the trappings of the “holy,” in order for it to be acceptable to a God who is interested only in “spiritual” things. One hopes that God is able to smile at such pretension, for one fears for His Church if it received the recompense that such hypocrisy deserves!

Now if the Christian has dedicated his life to God and if, as we have seen, his wealth very really represents that life which is his to give, we see clearly that the real question in Church giving is not a financial problem at all but the need of the Christian to give. If his dedication to Christ is to be real, it must be expressed in real ways. Very few of us could really maintain that we spend many hours in active Christian service. And so—through a sort of redemption process—we buy back the time we must spend earning a living through giving the income from this time to God. When we approach our giving this way, we see that, far from being “something added” to our Christian life, it is something that lies at its very heart. For the

Christian man in this complex twentieth century there is usually no other way in which he can really give of himself. His money is all that he has—but such as he has, he gives. This is the Christian doctrine of Church giving, stated as clearly and succinctly as possible.

Of course we can, if we will, go even further in our doctrine of stewardship. After all, if we are Christians we believe that God created the world—and us in it. If this is so then everything that we have to call our own is really God's anyway—and anything that we keep for ourselves is really a form of withholding!

The trouble with this argument is that it says so much that it really doesn't say enough. It is easy to proceed from here to a position of doing nothing at all. If everything is God's, then I should give Him back everything I have. Since I obviously can't do this and live, I have to make a compromise. And once I start compromising I am likely to end up at almost any point. Basically the problem is that this argument leads again to a sort of "grudge" giving. I will give Him as little as I possibly can in view of the fact that it is all His anyway!

We should say at this point that we are still dealing in the realm of what might be called "motivation." We have not yet mentioned how much the Christian should give but rather why he should give at all. There is only one possible reason for giving—just as there is only one possible reason for ethical behavior in any other area of life. For the Christian, who is freed from law by the death of Christ, all behavior stems from response. Because God has done this I respond gladly and freely by doing that. Because God has given Himself for me I respond by giving myself to Him in every way that I can. It is not that I owe Him anything, or that He needs in a particular way anything that I have. It is simply that I, in sheer gratitude for His many gifts, want to return these gifts in some small way by giving of myself.

As we can see, this type of giving is a far remove from the sort of giving we looked at earlier in the chapter. We are not embarrassed to discuss this type of giving with our fellow churchmen because it is a matter-of-fact sort of thing. There is no more reason to be ashamed of Christian giving than there is to be ashamed of Christian morality.

Both things spring from our response to the love of God—and both things are central to our Christian way of life.

On the other hand, we avoid the trap of giving to meet a budget, for it matters not in the slightest how much our particular church may need this year. The only important thing is how much we need to give in order to respond to the things that God has given us. Endowments, rich “angels”—these things matter not a whit. *I need to give*—and so I will give regardless of budgets, endowments, or anything else. I cannot fulfill myself as a Christian unless I do give—and I’m willing to let nothing stand in the way of my fulfillment!

What does this say then to the churches, few as they may be, that have “all the money they need?” It says quite clearly, it would seem, that the problem is not too much money, but too little vision. As long as there are men to be won for Christ, as long as there are missionaries in the field, as long as men and women are sick and hungry, lost, alone, and afraid—*no* congregation has “all the money it needs.” Some of our congregations need, and need badly, to re-evaluate their mission; they need to ask, “Why are we here?” But if they *will* ask that question and ask it fearlessly and honestly, they will soon find themselves in the position, even where good stewardship prevails, of having more projects than they have money. For any church in this land, in this age, to pretend that it is doing all that it can do and spending all that it can spend in the Lord’s work is to admit that it is frighteningly blind to the realities of life and to the clear commands of Jesus Christ to His Church!

In many of the more tightly organized denominations, such as the Episcopal Church, the individual congregations are on a quota-and-assessment system—a kind of taxation which is laid upon each congregation for the support of the denominational structure. Some of the free churches have a similar system, and some of them subscribe voluntarily to this. For most churches this is a ready-made answer to the question of “too much money.” For every denomination without exception in America is undersupported, even those that pride themselves on being “tithing” churches. In many Episcopal dioceses, for instance, it would be almost unheard of for an individual church voluntarily to give more than its assessment. And yet if a clear vision of the demand of the Gospel prevailed, it would be hard to imagine

any congregation being satisfied with giving only that which it was assessed. "Ye are unprofitable servants" would seem to apply to congregations as well as to individuals!

Regardless of endowments, of wealthy parishioners, of small budgets because of small vision, and all the rest, every Christian needs to give, and give liberally, of his time, his talent, and his treasure if he is truly to be enabled to live his Christian life. This is the only proposition that really matters in the whole question of church financing; the rest are simply mechanical questions of a highly secondary nature. When the Church awakens to this fact and makes it a part of its life it will have taken a big step forward in becoming the literal Kingdom of Christ on earth.

For what happens to a man who becomes involved with the Church on this level? In the first place, it offers him something that he can really do—as opposed to so much church membership which involves coming to church on Sunday and very little else. It gives him a chance to express his belief as well as to agree passively to the Church's creeds. It enables him to say to himself: "I am doing thus and so—directly and in measurable terms—for the Kingdom of Christ." It enables him, in short, to feel a part of the Church's enterprise, rather than a mere onlooker, as so many churchmen do feel themselves to be.

It is inevitable that the man who pledges a significant portion of his income to the Church will be interested in what the Church is doing. He would be something other than human if he were able to make a sacrificial gift to the Church—one which was really felt in the family economy—and then forget it! If he has pledged to his church upon this level he is bound to follow his pledge with his interest. Board members, leaders of men's and women's work, church-school teachers—all these will come in large numbers from the ranks of the significant pledgers to the Church's work.

Perhaps more importantly, so far as the individual is concerned, is the element of self-expression. Our people come to church week after week and are urged to develop their social consciences, to be compassionate to those less fortunate, to be missionaries and witnesses to the Gospel, and to give themselves to Christ. Then they are sent back into a world where social conscience is difficult to express even in

organized politics, where compassion is all too often handled by organized social agencies who resent the "amateur's" intrusion, where the clergy consider themselves "professional missionaries" to the community and are a little suspicious of evangelistic zeal on the part of their laymen, and where "giving one's self to Christ" is revealed as something a little more difficult than it sounds in a sermon. The result often is that we develop "callouses" upon our consciences at the very points at which sermons are usually aimed. We listen to them but we don't hear them—because when we did hear them we found that there were no practical ways to carry out the things we were told to do. Now we are told—and to many of us, remarkably, it actually comes as good news!—that there *is* a way. We may not be called to be medical missionaries, but by our giving we can support medical missionaries. We may not be able to maintain hostels in our homes for the wayfarers of the "inner city," but we can contribute to their welfare through redeeming the work that we *can* do. Every job, from the factory assembly line to the presidency of the same factory, becomes the Lord's work indeed when the income from that job is given to God. Consciences are quieted—because we realize that at last we are actually taking part in the spread of the Gospel message. We have been told to "work and pray" for the spread of the Kingdom, and someone finally has given us some work to do!

There is much more that could be said, but at this point it is best to let results speak for themselves. Any church that tries it, that honestly and fearlessly approaches the problem of stewardship with its members and helps them to see that this is part of their Christian vocation will not be disappointed at what will happen. Attendance will increase; a new interest in study groups and adult classes will be seen; church-school teachers and church workers will appear almost from nowhere; the life of the Church will take on a whole new tone in that congregation; and, just incidentally, most churches will find that they have solved their money problems completely and very nearly painlessly! This may seem like quite a forecast—but it has happened again and again in a great many churches that have taken this thing seriously.

The Need for Standards

UP TO THIS POINT IN OUR DISCUSSION WE HAVE PROGRESSED about as far as many ministers who, to quote an old fund raiser, are "pretty good on the offertory, but not much at passing the plate!" Many preachers are able to deliver quite a respectable fund-raising sermon insofar as the theology of giving is concerned, but lose their effectiveness when they come to specifics. This is part of the problem. Any churchman to whom the question is put must admit that the Church needs money and even that it is his duty and privilege to supply it; the question of "how much" is the one that he needs help in answering.

Also it is likely that any reader of this book will not have found himself in too much essential disagreement with anything that has been presented so far. Most of us are pretty well agreed on theology; it is in the way we work it out that we really differ. One would expect that any real disagreement between writers and readers will begin at this point. For it is time for us to turn to the whole question of standards and how they are to be practically applied to giving within the Church.

Before taking up the question of giving standards it will be well for us to turn in some detail to the basis of Christian ethics. The chief objection to the laying-down of standards of giving always seems to arise in the area of law and grace in their traditional New Testament "tension." "If the Christian is under grace," the argument goes, "then he must decide the size of his gift entirely by himself. If we tell him how much he is to give, then he is under law. And if he is

under law, then he isn't really a Christian." This argument is a hard one to answer at first glance.

The real question, it would seem, is just exactly what we mean by being "under grace" and "under law." If by being "under grace" we mean that every Christian is expected to make, with the help of God alone, all his moral decisions, without reference to any universal standards, then it is true that no one must tell him how much he should give. It is also, however, apparent that no one is really under grace in this special sense. For every human being, certainly every Christian, has recourse again and again to standards of behavior. No one makes all his decisions *de novo*; and if we turn to anything for help, be it Scripture, group norms, good advice, observation, or just plain common sense, we are in fact turning to "standards."

St. Paul, for all his insistence that the Christian is freed from law, even as he is freed from sin and death, was nevertheless unable to bring himself to say that the law was therefore evil. Instead he says that it is good, that it comes from God Himself, and that it is given us as a "schoolmaster" until Christ shall bring us into the life of grace. This is to say obviously that unguided, "natural" man needs someone or something to help him to know right from wrong, and that the law has fulfilled this function.

But the Christian, on the other hand, is called to life in grace. He no longer needs the law because he has the Holy Spirit to help him make his moral decisions. Having made this point, however, St. Paul returns again to law. The Christian may be freed from law, he goes on to say, but paradoxically this does not mean that he does not live within it. In fact, not only does he live within it, he takes a new step: for even if he knows something to be right he may be called to abstain from it for the sake of someone who does not have his moral insight. Far from becoming a libertine, the Christian adheres to the law more strictly than ever before, for now he is keeping the law in response to God's gift of salvation, rather than from fear of offending God. To use a term from the discipline of group dynamics, it is not the "content" of the law from which the Christian is freed, but rather the "process"; the law no longer has power over man, but its content, being given by God, continues to stand.

In other words, the Christian is freed from the necessity of living

under law in order to earn something from God. The idea of "claim" is basic to the process of any law; and in this case the claim relationship is from man to God. "Honor thy father and thy mother," the commandment (Exod. 20:12) reads "that thy days may be long upon the land . . ." *Quid pro quo*—this for that. This is the basis not only of Old Testament law, but of any law, however it is used. Without this concept the idea of law is relatively meaningless.

When St. Paul says that the Christian is free from law he is saying that he is removed forever from the notion that his salvation depends upon his own efforts. Unlike the Pharisee, who dared not risk offending God, the Christian avoids offending God because of the love that he has for Him. In a sense, however, the net result is the same. The good Pharisee and the good Christian tend to be similar in their observable behavior; it is in the realm of motivation that the differences between the two really lie.

Now if we grant that this is so, then "law as content" is still important in the Christian life. And when we turn to the New Testament itself we see that there is a great deal of this kind of "law." The Sermon on the Mount, were it to be approached as Old Testament law, would be a horrible document—horrible, because impossible of fulfillment. We can as a rule avoid adultery and murder; but if we were to be condemned for impure thoughts and cast into outer darkness for those moments when the idea of doing someone violence flashes across our minds, then which of us could be saved? Again and again Jesus records his assent to Old Testament law: "I have come not to abolish [the law] but to fulfill [it]," (Matt. 5:17, R.S.V.) is only the summary of his entire attitude expressed throughout the Gospel stories. The Christian is free from law—but this is a far different thing from saying that he no longer keeps it. "Unless your righteousness *exceeds* that of the scribes and the Pharisees . . ." (Matt. 5:20, R.S.V.) you are in no sense practicing Christian ethics.

St. Paul himself, that great exponent of freedom, leaves no doubt that the Christian is expected to observe the law, if not to be bound by it. In his instructions to his churches, again and again he exhorts them against immoral behavior, sometimes in the most specific terms. The man who had taken his father's wife, the churchmen who would not earn their own livings, the congregation that was making a

mockery of its Eucharistic feast—all of these people were called to repentance by St. Paul because they were breaking the moral law. He does not, it should be noted, threaten them always with divine punishment—but these things “are not expedient” for the man who would be called a follower of Christ.

Now surely in view of these things it is fair to say that the old “law” with its fear element removed—the “content” which remains after the “process” has gone—that this new or revised “law” may be referred to as a standard. The Christian is under grace, and he prays God that he may be enabled to lead a worthy life. He then exercises all of the ingenuity and virtue he has in order to do so. And how does he know if he is succeeding? Why, by the standards which are all that remain of the old law. By comparing himself to the standards of Holy Scripture and of the Church he is able to see how well he is measuring up. And if he finds that he is not he turns with renewed vigor to prayer for grace to amend his life and resolves to repent of his sins with God’s help and try again to come to “newness of life.”

Now, of course, the Christian’s own conscience is important here. Moral theologians, even in churches that do not try to avoid authoritarian positions, have always held that conscience must be, almost by definition, the supreme arbiter. But to say that a man must not act against his own conscience is a far cry indeed from saying that he is free to do whatever shall please him. For all their stress upon the primacy of individual conscience, both Protestant and Catholic moral theologies unite to remind us that it is “educated” consciences of which they speak. When a man has carefully and considerably weighed all of the factors involved against the standards given him by Bible and Church—then, and only then, is he in any sense free to “follow his conscience.” To follow one’s conscience without checking it against objective standards would be the most horrid kind of subjectivism and could in no sense be considered compatible with real Christian ethics.

One hesitates to belabor this point, but perhaps it is necessary. For a great deal of loose thinking which passes for theological thought has been applied to this particular area of concern. Christians who accept without question the standards not only of the whole Church but of their particular denomination, on all kinds of moral questions,

tend to throw up their hands in horror and begin talking about "grace" the moment financial standards are even mentioned. One would hope to make the argument that if we are to have standards at all we need them just as much in the matter of Church giving as in any other. And, further, the Church has as much right to ask for standards in this area as she has to ask for them in the more traditional areas of morality.

It probably goes without saying that the churches have shown no fear of imposing not only Biblical standards, but standards of their own making, in most areas of Christian behavior. "It is my bounden duty to work, pray, and give for the spread of God's Kingdom." "It is my duty to worship God in His Church every Sunday." "The Christian should say his prayers every day." "The Christian is to be a regular attender at the services of the Church and at the Lord's Supper." All of these statements from the disciplines of the various churches represent standards: in this case standards that can be derived, at least by implication, from the Bible itself.

But the churches have not stopped here. Consider the attitude of many of the churches of the Puritan heritage toward alcohol and tobacco. Alcohol, while it is mentioned occasionally in the Old Testament as susceptible of misuse, is certainly not viewed as a problem by Our Lord Himself. No one but the obscurantist is concerned to prove any longer that Jesus drank nothing but grape juice! The fact is that he drank wine, as did everyone else in his society, and that, allowing for some difference in the manufacturing process, wine in the first century was pretty much like wine in the twentieth! Yet many churches have had no compunction about forbidding the use of alcohol to their memberships; on the contrary, they have felt a moral obligation to do so. The New Testament could hardly have had a position on tobacco since the plant was unknown until some enterprising Anglicans introduced it from the New World! But many of the Puritan churches have held it to be axiomatic that no Christian would use it and have based the prohibition upon certain Biblical texts. The point of all this is that these prohibitions are standards and are accepted as such. Dancing, cardplaying, certain kinds of games—all of these things various denominations have prohibited without feeling that they were interfering with Grace. The right, not

only of the Church at large, but of the denominational church, to impose standards of behavior would seem to be pretty much unquestioned—in every area but the financial!

Lest the prerogative of applying standards seem from the foregoing examples to be limited to the free churches, consider the more liturgical churches and their standards for a moment. The Episcopal Church, for all its deprecation of Puritanism, furnishes one of the best examples of standard-making by one part of divided Christendom. For its prayer book itself is a standard *par excellence*. It is not only a standard of liturgy and worship but a standard of doctrine, of teaching, of discipline, and even of literary style! The loyal Anglican might—under extreme provocation—depart from the prayer book in public worship. But whether he does it to make his worship understandable to his Protestant friends or to make the point that he is a follower of the Anglo-Catholic point of view, he doesn't do it without some sense of guilt! "I solemnly engage to conform to the doctrine, discipline, and worship of the Protestant Episcopal Church in the United States of America." This vow, taken by every Episcopal priest upon ordination, clearly and succinctly illustrates the right of each denomination to set its own standards.

We see then that the suggestion that a standard of Church giving should and may exist is not a new idea suddenly foisted upon the Church. It is rather the applying of a principle to one area of the Church's life—a principle that has already been applied to most others. Any church, any denomination, and indeed any congregation would seem to have some rights in the matter. For the idea of Christian standards is contrary neither to the New Testament doctrine of life in grace nor to the universal practice of the Church throughout its history.

Now to apply all this to the field of church finance, we must recognize that, even while denying the Church's right to impose giving standards, we have nonetheless seen it do precisely that. Nearly every congregation that has ever conducted a financial canvass has done it with some standard in mind. The problem is not lack of standards but rather that the standards have been poorly conceived and even more poorly interpreted. In many cases the church has not even

realized that it was dealing with a standard; but it was, and usually with an inadequate one.

Take, for instance, the church that decides in advance what the budget for the next year is going to be and then sets out to raise it. In this case the standard is usually unexpressed, at least in so many words. But it is nonetheless clear. The implied standard in this kind of fund raising is simply that every member "must do his share." This share may in most cases be arrived at by dividing the total budget by the number of pledgers in the congregation. A standard is a standard, even when it is not announced.

Or consider the church that never even mentions dollar amounts but simply tells its members to "do what they feel is right." Here the implied standard is purely subjective, and many a financial secretary has been shocked to discover what his congregation feels is "right." But even with so vague a set of instructions, the idea of the standard is there. The Christian—if he takes the instruction seriously—is expected to compare his gift against some ideal gift which would be "right" for him. The results may not be satisfactory, but it is not for lack of a standard that they are not.

Many churches go a step further and ask their people to "give sacrificially" or, if this phrase doesn't carry enough impact, to "give until it hurts!" In this case the standard implies that the family should not consider that it has made a satisfactory pledge until the pledge is really felt in the family economy. Here we have a standard that is certainly Christian in the depth of its demand and that, furthermore, has produced some very satisfactory dollar amounts. If everyone in our congregations were a deeply committed Christian, this standard would probably be all that we would ever need. The only problem in the world as it really is is that so many Churchmen have an awfully low "pain threshold" when it comes to giving "until it hurts!"

Another version of the same standard is the statement: "Give until you are proud of your gift." Aside from the moral implications of pride in our gifts, this standard leaves us open to the danger of relativism. It is awfully easy to be proud of a gift of \$2 per week in a congregation in which no one else is giving more than \$1.50! And this pride does not tend to be diminished even in a congregation in which

the poorest member *could* be giving more than the largest gift. If the experience of most congregations that have attempted to use this particular standard is any indication, most churchmen are in little danger of succumbing to the sin of pride; at least they are willing to sell their pride for a very low price indeed!

We have a little earlier dealt with the conscience and its need for education in the morality of the Christian life. These remarks would most certainly apply to the further variation of the above standards which the church sometimes attempts to use, i.e., "let your conscience be your guide." Once again, if we were talking about *educated* consciences, this standard would be perfectly satisfactory. The actual results of most canvasses conducted upon this standard tend to indicate that the average Christian conscience is not only uneducated but downright illiterate in the matter of Church giving!

Finally, to leave aside all of the "ideal" standards with which the Church tries from time to time to flog the lagging zeal of its congregations, we should make one more statement—namely, that a *real* standard of Church giving does indeed exist in the United States, and it is perfectly easy to define. The standard of giving accepted by the average American churchman is almost exactly \$1 per week! For this is the amount that he really gives! All of the unmet budgets, the giving "until it hurts," the sacrifice, the pride, and the exercise of Christian conscience have to bow to this, for this is the standard that really prevails! And as long as this is so, the Church has its work cut out for it!

The problem then, if we agree that the present standard is ridiculous and agree at the same time that the Church has any right at all to suggest a standard, is to find a standard that will be workable. This is not to suggest that all we need to do is to find a satisfactory standard and our problem will be solved! No, there will still remain the problem of interpreting the standard, of getting it accepted, and finally of enabling and helping the congregation to measure up to it. But none of these things can be begun until we have the standard against which we can work. What then can we say about a Christian standard of giving? What will it be like and where shall we go to find it?

In the first place, and perhaps most obviously, it has to be possible of fulfillment. We have already considered the practical implications

involved in the statement "I owe God everything I have." Since I can't possibly give Him everything I have, this standard is of very little help. As an ideal statement it is hard to quarrel with. But it isn't going to help us a bit as we attempt to aid Mr. and Mrs. Jones in deciding what their pledge to the church shall be. The Joneses may be bemused, amazed, or dumbfounded by the suggestion that they should give everything to God; but they certainly won't really do it!

The standard then must be something that is possible, but it must also be something specific. Our friends, the Joneses, have asked their canvasser again and again: "How much shall we give?" No one who has ever done financial work for the church has missed the experience of having someone ask him precisely that. In most cases the question is asked quite honestly and naïvely. The people really want to know. It is only when they ask the question and are given some answer like "You should give your share" that they fall back upon the token gift which represents the national average. A great many people give much less than they should, and even less than they themselves really want to, simply because no one has ever given them any specific standard against which to measure their response! Our standard then must be a definite one which can be stated in positive and certain terms.

Furthermore, a standard, if it is to be Christian, should be related to the giver himself rather than to the recipient. The idea of giving "your share" to meet the budget is essentially unfair if it implies that everyone's share is the same. "Give as the Lord has blessed you" is an Old Testament injunction—but it is purely impossible to expect anyone to give *beyond* it. "What is all right for B would quite scandalize C"—and no wonder, if B is a captain of industry and C is only his bookkeeper. "From those to whom much has been given much will be required" is true not only in the area of morality and leadership but in the financial area, too. "Equal sacrifice, not equal gifts" is a slogan borrowed from one of the professional fund-raisers, but it is a good slogan for all that. Our standard then is going to be based upon the ability of the giver and his need to give, rather than upon the needs of the church to receive.

No amount of proclamation of a standard of giving by a church

or congregation will do any good unless the people in the congregation will accept it. For this reason it will be well if our standard has some basis in the Bible itself. This is a somewhat ticklish point, since many of us are familiar with the experience of denominations that have attempted to impose the tithe as a "Biblical law." Anyone approaching the Biblical tithe with the idea of suggesting that it is the Law of God will find himself in considerable difficulty. In the first place, the word "tithe" seems to refer to different things in different places: one time it is an agricultural tithe; another time it seems to be broader than this; and still another time it is seen as only one of several sacrifices the devout Jew was supposed to bring. St. Paul does not seem to have used the tithe in relation to the collections in which he was interested. And finally, one must admit that the structure and obligations of our society are so greatly different from those of the Old Testament that a strong case could be made against any Old Testament standard translated into the twentieth century.

And yet, as we look back over the requirements we have laid down for our ideal standard, we find that some concept of tithing is the only thing that seems to fit. In the first place, the tithe, defined as ten per cent of gross income, is possible—although certainly difficult for most people, especially as they first begin to try it. It is certainly specific! When we tell someone that he should give ten per cent of his gross income to the Lord's work, we leave very little doubt as to exactly what we mean. Above all else it is related to the need of the giver to give, for it is based precisely upon his own income. The more income one has, the larger his tithe. The idea of paying equal dues disappears completely in a tithing church.

Certainly tithing has a Biblical basis. In the next chapter we shall explore just how much Biblical basis it really has; but meanwhile we can say quite truthfully that people have heard of it and know that it is in the Bible. And this of itself puts the tithe in fair way of winning acceptance by the Church. For no matter how much the Church may have to interpret the tithe, allowing for the changes made necessary by the society in which we live, the fact remains that the Biblical tithe, simply because it is Biblical, will have some hold upon people's imaginations. It will be easier to interpret, easier to

preach, and easier to proclaim because the practice has the advantage of long and continued use.

It should at this point go without saying that the question of motivations and the question of standards are very different things indeed. Whatever standard we choose, be it tithing or some other, it must never be confused with the reason for giving. We give because God has blessed us and because we want with all our hearts and minds to return to Him that which He has given. This is the motive. The standard is simply the yardstick by which we measure our response to see if it is adequate in the sight of the Church and, as far as we can tell, of God Himself. If we admit, as Christians have a way of doing, that we are sinful human beings, then we must suppose that our sinfulness is going to stand in our way when we decide the amount of our pledge and that we will be able to fool ourselves in this area as easily as we do in so many others. This is where the standard comes in. Tithing must never be seen as an end in itself—this would be “law” with a vengeance—it is simply a standard by which a man may judge his own gifts.

We say it is a standard, and yet there is considerable evidence that many Christians and Jews have believed that it is God’s own standard. If this is so, of course, then the standard of the tithe would not be optional for the Church, but would have the force of a commandment. Before we go any further then, it would be well for us to examine the tithe and to see if we can ascertain its significance in our modern age. We shall want to look at it Biblically and historically. We shall want to know who has accepted it and who has rejected it. And finally we shall want to ask ourselves if it is the standard for us today.

IV

The Tithe as a Standard

IT IS LIKELY THAT NEARLY EVERY CHRISTIAN HAS HEARD OF THE tithe. He may not know what it means or who practices it, but the word itself is not unfamiliar. It occurs with considerable frequency in Holy Scripture and in the literature and traditions of Roman Catholic and Protestant churches, as well as Anglican and Orthodox. The average churchman, when confronted with the word as representing a possible standard is likely to ask: "Do you mean a ten per cent tithe?" This probably betrays the fact that the word has little meaning for him—but he has heard of it!

Etymologically the word has the same connotations in both Hebrew and English. *Ma'esor*, which translates into the English "tithe," bears approximately the same relationship to *esor* (ten) as "tithe" does to "tenth." The phrase "ten per cent tithe" is redundant since a tithe, by definition, is ten per cent of something! One would wish to interject here a note of caution to the pulpit ministry—namely, that one may speak of "proportionate giving" or of "tithing," but when he speaks of tithing let him be sure that he means "ten per cent." The least that he can do is to be fair to the word itself!

The real question that concerns us, however, is not what the word "tithe" may mean intensionally but what it meant to the people who used it—the authors of the Old and New Testaments. Even when we have discovered this we still have the problem of translating it from the eighth century B.C. to the twentieth century A.D. But at least if we know how it was used first, we will have a point from which to begin.

Perhaps the earliest mention of tithing in the Old Testament occurs in the prophet Amos (4:4) who says:

“Come to Bethel, and transgress;
to Gilgal, and multiply transgression;
bring your sacrifices every morning,
your tithes every three days . . .” (R.S.V.)

This passage is generally dated about 750 B.C. Of course the use of the word “tithe” here is in a sarcastic vein. No one, that is, brought sacrifice every morning and no one tithed every three days. This is ironic exaggeration in which Amos was pointing out that even such excessive behavior would not justify those who practiced it. The interesting thing to us, however, is that the passage suggests that, since Amos can use the tithe as a sarcastic reference, it must have been part of the people’s practice. They didn’t tithe every three days, but they did tithe! This lends credence to later reports we will consider.

Another fairly early passage (c.621 B.C.) is found in Deuteronomy (14:22-25):

“You shall tithe all the yield of your seed, which comes forth from the field year by year. . . . And if the way is too long for you, so that you are not able to bring the tithe . . . because the place is too far from you . . . then you shall turn it into money, and bind up the money in your hand, and go to the place which the Lord your God chooses . . .” (R.S.V.)

This passage is interesting to us in that it suggests the possibility of converting tithes “in kind” into money before offering them to God. Thus, it would be “income,” as well as “fruits of the land,” that was to be tithed.

In a story in Genesis (14:19ff.), which probably dates from the sixth century B.C., we find Abraham tithing the spoils of war to Melchizedek, the mysterious figure who was a priest of God Most High. Once again we may note that the tithe seems to apply to income other than the purely agricultural—although a tithe on the spoils of war is not going to be much of a problem to those in our congregations.

From the post-exilic period and the so-called "Priestly" code we find further developments in the idea of the tithe. Leviticus (27:30-33) says:

"All the tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord. . . . And all the tithe of herds and flocks, every tenth animal of all that pass under the herdsman's staff, shall be holy to the Lord. A man shall not inquire whether it is good or bad, neither shall he exchange it . . ." (R.S.V.)

The principle that seems to be implied here is that the Lord shall have a "full and fair" tenth. It is not right to give Him only the poorer sheep, for instance; He is to have whatever passes under the staff, as chance shall be about.

Numbers (18:25-7), from the same general period, portrays the Lord saying to Moses:

"Moreover, you shall say to the Levites, 'When you take from the people of Israel the tithe which I have given you from them for your inheritance, then you shall present an offering from it to the Lord, a tithe of the tithe. And your offering shall be reckoned to you as though it were the grain of the threshing floor, and as the fulness of the wine press.'" (R.S.V.)

Here we see two principles involved: the idea of "tithing on tithes" and, more importantly, the idea of tithing on income *as though it were* the "grain of the threshing floor." This may reassure those who feel that the tithe is workable only in a purely agricultural economy!

One more Old Testament passage should suffice for our purposes, although there are many we have not yet considered. In Malachi (3:7-10) we find a summary statement which indicates the importance the tithe has assumed by this time (c.460 B.C.). God speaks through the prophet:

"From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, 'How shall we return?' *Will man rob God?* Yet you are robbing me. But you say, 'How are we robbing thee?' In your tithes and offerings. You are cursed with a curse, for you are robbing me; the whole nation of you. Bring the full tithes into the storehouse, that there may be food in my house;

and thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing." (R.S.V.)

In this passage there are at least three important pieces of information. First, that the people are so familiar with the law of the tithe that Malachi may speak of "robbing God." Second, that the tithe has indeed become law in the classic sense in that God (through the prophet) is using its violation as justification for the withholding of blessings. And third, the information that, even though the tithe was a law in the fullest sense, the people were still withholding their tithes! At times one is granted these little flashes that show a close bond of kinship between our own and earlier centuries!

This brief glance at tithing as an Old Testament practice in no way exhausts the Old Testament on the subject. The serious student will want to consider Nehemiah 12:44, 10:32ff., and 13:5; Deuteronomy 12:6 and 26:12; II Chronicles 31:12ff.; and numerous other passages in which the word "tithe" occurs, as indicated by any good concordance. These are sufficient, however, to give us the lay of the land, and from the passages cited we can draw certain reasonable conclusions.

It would seem that the following things, among others, are suggested by the passages that we have quoted: that the tithe meant "ten per cent," although not necessarily ten per cent of all income; that the tithe was seen by the people as being one of the laws of God; that the religious structure (the temple, and more specifically the Levites) depended upon the tithe for its support; that tithing was a general practice, the breach of which called for prophetic denunciation; and that even those who did not follow this law at least knew that it was *this* law that they were breaking and not some other. In short, "tithing" was definitely the "practice" of the Jewish people from approximately 750 B.C. until the end of the Old Testament period.

When we turn to the New Testament we at first tend to be somewhat disappointed at the very few times the word "tithe" actually occurs. Certainly there is no clear commandment, "Thou shalt tithe"—but then, when we reflect upon this, the New Testament as a whole is not generally given to this sort of expression. It will pay

us, however, to track down the word "tithe" in its infrequent appearances and to see how it is used.

In St. Matthew's Gospel (23:23-24), Jesus says: "Woe to you, scribes and Pharisees, hypocrites! for you tithe mint and dill and cummin and have neglected the weightier matters of the law, justice and mercy and faith; *these you ought to have done, without neglecting the others.* You blind guides, straining out a gnat and swallowing a camel!" (R.S.V.) This passage is paralleled in the Gospel according to St. Luke (11:42) where Jesus says: "But woe to you, Pharisees! for you tithe mint and rue and every herb, and neglect justice and the love of God; *these you ought to have done, without neglecting the others.*" (R.S.V.) In both of these cases, of course, it is not the practice of tithing that Jesus is criticizing but rather the practice of tithing *unaccompanied* by any show of concern for other men. Actually these passages furnish an example of Jesus' fondness for "truth by exaggeration." For it is somewhat unlikely that the Pharisees, even the best of them, *did* tithe mint and dill and cummin. The likelihood is that a kitchen garden might contain one each of such plants, of whose produce it would not occur even to the Pharisee to keep account before God. Jesus is merely ridiculing their scrupulosity. "You pay income tax on the dime you find in the street" would be a modern parallel.

Despite the irony, however, of Jesus' mocking reference to the tithe, there is no suggestion that He is ridiculing the standard itself. On the contrary, He says, "*These you ought to have done, without neglecting the others.*" He finds nothing wrong with the tithe as a measure of giving but is merely constrained to point out that one has only begun to fulfill his obligation to God when he has paid his tithes and that tithes alone do not replace the "weightier matters"—justice and mercy and faith.

As a matter of fact, this attitude would be rather typical of Jesus' total approach to matters of the law. The late Episcopal Bishop Karl Morgan Block of California once said: "I remember no place in the New Testament where Jesus ever revised the Old Testament law downward," and this statement is generally true. His "infractions" of law were not in the interests of revising it downward but of bringing higher claims into play. This is equally true of the incident of

eating corn on the Sabbath and of the perhaps less authentic story of the woman taken in adultery. He is not abolishing or revising law in either case; he is merely pointing out that sometimes higher considerations come into the picture.

Thus, we can say at this point that, while there is no "New Testament law" on the subject of tithing, there is also no "New Testament law" on anything else! Jesus Himself apparently considered the tithe to be normal, reasonable, and important. In any case He certainly never speaks against it. Would it not be fair then to say that it stands as the one Biblical standard we have, the only specific measurement of Church giving suggested by Holy Scripture, whether or not it has the force of a law or a commandment?

Certainly the Christian Church throughout most of its history has given at least lip service to this proposition. While it is true that St. Paul did not use the standard of a tithe in seeking gifts from his Corinthian Christians, one gains the impression in reading that letter that he was probably expecting a good deal more than the tithe. While it is admittedly inconclusive one may read those passages with this in mind and find nothing that offers any contradiction. The writings of the Fathers, early canon law, the works of the reformers, and the canon law of the Church of England all unite to bear witness to the fact that the Christian Church has generally claimed a tithe of its people's income for its work. At one time, as a matter of fact, the Church of England not only claimed its tithe but used His Majesty's troops to collect it!

The minister who brings the standard of the tithe to the attention of his congregation today is often accused of "running with the fundamentalists." And it is certainly true that many of the so-called fundamentalist groups have been most vocal in expressing the standard. Surely, however, the more traditional churches would not want to take the position of refusing to teach something merely because the fundamentalist groups teach it also! It should be needless to point out that the fundamentalist churches also teach the doctrine of the Trinity—a fact which has not made that doctrine noticeably less acceptable to churches of the more traditional persuasions!

As we begin to translate the tithe into twentieth-century terms it is important to remember again that we are dealing not with a

"law" but with a "standard." We say this again, not as "theological protection" but because it is bound to make a difference in the translation. If we are talking about law we shall have to be detailed, considering all the loopholes and taking advantage of all the "ways out." But if we are talking about a standard, we can frankly and honestly face the standard and see what it means in the life of the Church today.

In the first place, and merely for a place to start, let us consider the tithe as representing ten per cent of our *gross income* before federal and state taxes! Many of our readers will object right here! "Federal income taxes," we have been told, "buy things that were purchased with the Old Testament tithes. Therefore, tithing should begin *after* taxes, and not before!" Actually, the Old Testament would seem to suggest that this statement simply is not true. The governments of Israel and Judah have been called theocracies, but they were such in only a limited sense. There are a number of suggestions in the Old Testament that the kings of Israel and Judah were in the habit of exacting extra levies for the purpose of equipping an army or for other reasons. There is no passage that suggests that the government of Judah was to receive any of the produce from the tithes; this was temple money to be used by the priests and the Levites or as direct charity. The priestly organization was one thing, and the royal organization another! This, of course, becomes even more apparent in later history, and by Jesus' own time it is quite obvious that the Roman government was collecting taxes on the one hand while the temple was exacting tithes on the other. Dr. Sherman Johnson in *Jesus in His Homeland* says the taxes of the people at this time were from thirty to forty per cent of their total income.

To be perfectly fair about this point, we should also have to admit that most of the services rendered by the government of the United States in the twentieth century are new services which were not even available to the Old Testament citizen of Judah. Thus we could draw no direct parallel in any case, except to point out again that the tithe was temple money and not taxes. Any other position is unfaithful to the clear evidence of Holy Scripture and of such secular history as is available to us.

Finally, let us remember that we are talking about a "standard."

It may be that the individual is going to have to do less than the standard suggests. But this is the beauty of dealing in standards rather than in laws. A "tithe after taxes" would be a great deal better than no tithe at all. A law must be obeyed, and therefore we must be very certain that we have the law precisely stated. A standard, on the contrary, can be intentionally difficult, for a standard approaches a "counsel of perfection" in that it can set forth an optimum consideration for better or for worse.

Another favorite argument of those who decry the tithing standard is to point out that, while it was suitable for an agricultural economy of the first century and previous ones, it is in no way applicable to the complex mechanical civilization of the twentieth. We the writers should simply and honestly express ourselves as unable to deal with this point or even clearly to understand it. Granted that the first century was agricultural and the twentieth century mechanical, income is still income, obligations are still obligations, and a tenth is still a tenth! As a matter of fact it would seem that the standard of living is a good deal higher now than it was then, which suggests that we have more money to spend *after* the necessities of life have been purchased than did the first-century Christian. Actually one writer has suggested that Americans have five times as many discretionary dollars as they had as recently as 1940! This would suggest, if it suggests anything, that our giving standard should be higher today, rather than lower. But we are not sure that it really suggests anything at all, other than the obvious fact that our economy is on a different base than it was two thousand years ago.

One factor, however, that differs considerably in the two civilizations is the extent of organized charity: the fact that today most churchmen are approached several times a year to give to community service organizations, research projects, the care of the sick and disabled, et cetera. Not only have secular organizations assumed much of the work that was formerly done by the Church but these same organizations are probably doing much of it more effectively. For this reason it does seem justifiable that the actual amounts given to such charitable organizations be considered a part of the Christian's tithe. Admittedly this point is debatable, but the bulk of the arguments seem to be in favor of this position.

A note of warning, however: Many denominations and church organizations have said, in response to this argument, that "a Christian should therefore give five per cent to his church and five per cent to charities." This statement would seem to be doubly dangerous. In the first place, it encourages people to place exactly the same value upon the Church as upon secular charities—a point that is theologically as unsound as it can be. Also, statistics simply do not bear out the fact that the American people give anything like five per cent to charities. In many cases this "five and five" teaching has indeed netted five per cent for the Church, but people have forgotten the other side of the obligation and have given far less than five per cent to charities. In an individual case, where a person really is giving five per cent of his gross income to charity, he certainly could feel that he was a tither—if he were giving five per cent to the Church also. But as a general statement it is quite dangerous for both of the reasons cited above.

Another practice that seems to open the Church to all sorts of dangers is that of publishing tables of "modern tithing," in which a form something like a government tax table helps the individual family base its pledge upon the same sort of deduction system used by the Federal Bureau of Internal Revenue. The Rev. Dr. Walter Williams, in an article in a church magazine, referred to these as "heretical documents," and the heresy to which he refers is, of course, the heresy of the legalistic "Judaizers." For these tables can be seen as nothing less than "law" in its fullest and strongest sense. We can speak of a standard without putting ourselves in the position of bargaining with God; but the moment we begin to allow deductions we have left the realm of standards in favor of the realm of law. And this we do not want to do if we are speaking of the Christian faith.

To summarize then, the standard of the tithe may be defined in twentieth-century terms about as follows: It is ten per cent of gross income before taxes, less the amount that is actually donated to bona fide charitable organizations other than the Church. This is the simplest statement which seems to be consistent with Biblical and traditional evidence, and it is simple enough to make a good and workable standard without calling for additional interpretation.

If we can accept this as a standard, what then? Are we to tell the

people in the churches that this is their Christian duty and that if they fail in this they are failing in their Christian obligations? Some of us might think wistfully that this is the way to deal with it, but if we did we would be dealing in law again, and not in standards. No, we have to be consistent throughout! We have to admit that this is only a standard—a good, just, fair, and equitable one perhaps, but only a standard. It simply cannot be called a law of God, nor should it be approached as such!

Perhaps the key to teaching the standard of the tithe lies in the phrase “prayerful consideration.” For this is what we would ask the Christian to do in relation to the standard with which he has been presented. If the sincere churchman will sit down with a pencil and paper and figure the actual amount that would be a tithe for him; if he will take this figure and consider it, before God, as a real standard which applies to him personally; and if he will make only those deductions from that standard which he feels able to make in the sight of God Himself, then that man’s pledge will be the right one for him.

This procedure obviously takes care of nearly all of the objections to the tithing standard, which are generally summed up either in the charge of “legalism” or by the statement that there are many people who, because of unusual circumstances, cannot afford to tithe. There is no legalism involved because the final decision is between the pledger and his God. No one is telling him what he must do, and no one will criticize him when his decision is made. It is to be hoped that he will continue to criticize himself until the standard at last is reached, but that is up to him. We cannot stop people from fooling themselves if this is what they really want to do!

By the same token the man in unusual circumstances—the sick child, the ailing mother, the extra expenses about which no one knows—has no need to be ashamed. If my child’s illness is making heavy drains upon the family income I can make my pledge before God without feeling ashamed of the fact that I have not met the tithing standard. I need have no feelings of guilt if I have approached the whole matter honestly in prayer. A dollar a week from some families would be a sacrificial gift despite the fact that that family may have an average income—but a man need feel no shame if he

is doing all that he really can do. Remember, we are talking about a standard, not about a law!

The real value to this approach is that it returns the whole matter of Church giving to the place where it belongs: namely, before the altar and in prayer. For a man's gift is part of his entire devotional life, even though twentieth-century man seems to have forgotten this truth. Most pledges are not prayed about! In fact, most churchmen will be embarrassed at the suggestion that they should be. But this is no reason not to make the suggestion. In fact, it is hard to see how a pledge made otherwise than in prayer could possibly be the right pledge. If we believe anything at all in the Christian Church, we believe in the power of the Holy Spirit to guide us in those decisions in which we ask His help. To decide anything so important as our gift to the Church without deciding it in prayer would seem like a direct denial of this power in our lives!

So important is this concept that it is in fact the key to everything that has been said so far. All of our talk about standards and the changing of standards can mean nothing unless these standards are to be approached in prayer. The message of this entire book is that Christian giving is an integral part of the total Christian life. We would simply be denying this thesis if we did not insist, therefore, that an attitude of prayer is essential to the whole thing. The standard means nothing unless it is applied under the direction of the Holy Spirit Himself. To attempt to use any standard, whether of giving or of morality, without wholehearted prayer would be to make a mockery of the faith and to plunge again into legalism. And legalism is the *last* thing that is wanted in the Christian Church!

Since this matter of the tithing standard is to be so crucial in the canvass plan that is to follow, it will be well for us to attempt at this point a sort of summary of the things that can be truthfully said about it. It is not only possible but necessary to communicate this standard to the people in the churches. If it is to be communicated, we must be very careful to be honest and accurate in the communication. With this in mind it would seem that the following things can truthfully be said.

First, the tithe, as a principle, is valid, Biblical, and Christian. While the duty of the Christian to give in accordance with a tithing

standard is not as clear-cut as it might be, we cannot argue with the fact that if there is to be a standard we know of no other. The real problem here is whether we are to have standards at all. If we are, then the tithe is the only one that has any basis in the Bible or in the history of the Church.

As a standard the tithe is specific. It leaves no doubt as to the exact figure involved. It is workable; people, although they may not at first think so, actually can achieve it. It is just and equitable; it takes more from the wealthy than from the poor and leads to equal sacrifice rather than to equal gifts. It offers us a yardstick when we wish to apply the statement of principle, "Give as the Lord has blessed you," and helps us to know whether or not our response is an adequate one. It is, in short, the only way we have to move the whole problem of Church giving from the area of the general to that of the specific.

At the risk of repetition we must again make the point that there is a difference between a standard and a law. The tithe is a Christian standard; to present it as a Christian law is to do violence to Christian theology and to the consciences of Christian men. Tithing is not a law of the Church, and no amount of desire for good Church giving must ever be allowed to make us present it as one.

Along the same lines, tithing must never be presented as an end in itself. We are all familiar with the approach to tithing that says: "If you tithe, the Lord will reward you," or "If you really want to be successful in business, become a tither." Obviously if Christ's own teachings are to be taken seriously, the only thing that the tither has any right to say to himself is: "I am an unprofitable servant." "Unprofitable servants" do not expect rewards, nor do they expect to be held up as examples to others. A few denominations have put teeth into this line of reasoning when they have said: "Church giving *begins* after the tithe." Whether or not we want to adopt this position we certainly do want to avoid any idea that the tither is a special kind of Christian. The tither is a person who is doing only what God and the Church expect—no more and no less. As such he should not be led to expect any additional rewards.

By the same token—and our experience suggests that this warning should be sounded most clearly—the Church should never fall into

the trap of presenting "interim" goals. Many times a finance committee will make the mistake of saying: "Our people are giving only two per cent of their income to the Church. Any improvement at all would be good, but if we ask too much all at once, we'll only frighten people. Therefore, we'll tell them they should give six per cent. When they reach that figure then we'll tell them about the tithe!" The dangers of this position are obvious. In the first place, the average pledger would be most resentful to find that, having reached his goal, the goal had suddenly been moved. Even more basic, however, is the fact that any goal short of the tithe has none of the advantages of the tithe when it comes to interpretation. A six-per cent goal can never be seen as anything but a man-made goal, created to fit the exigencies of the situation. Only the tithe has any Biblical basis at all. It is hard enough to help people to accept this standard, with all that may be said in its favor. It is a great deal harder to help them to see any validity to an interim goal.

Now all of the above will suggest that it is difficult indeed to present the tithing goal in the average parish church. And it *is*. If it were not difficult, it would have been done long ago and there would be no need for this book. But the point is that, difficult or not, it is possible—possible and desirable. The tithe *can* be taught; congregations *can* be taught to accept it. They will not reach it all at once. There will be false starts, and there will be some who will never reach it at all. But at least the clergyman who teaches tithing can know that he is doing his work, that his people are facing up to a standard that requires real sacrifice on their part, and that the Church, as the Community of the Holy Spirit, is beginning to awaken to its responsibilities, to face its task, and to speak to the world in the only terms the world understands.

V

Changing Standards

IF WE AGREE THAT THE STANDARD OF THE TITHE IS CHRISTIAN and workable, we have only begun what in most congregations will be a tremendous teaching job. For every minister knows, or should know, that his own standards in many areas of life are not those of his people. The passing on or changing of standards of any kind—be they standards of morals, theology, or Church giving—is an extremely complicated process and one that must be accomplished with a great deal of care. "I have taught tithing throughout my ministry," one minister said, "but no one in any of my congregations has ever become a tither!" This experience is not uncommon. But it points not to the unworkability of the tithing goal but rather to the ineffectiveness of the teaching method.

A congregation may be likened in the matter of standards to a broad, lazy river flowing between two widely separated banks. The surface of the stream is undisturbed by whirlpools or turbulences because the banks are so far apart that the river has plenty of room in which to move. The two banks represent, of course, the breadth of the standards in that place. Let us say, for instance, that the pledging in a church varies between \$1 and \$10 per week, with no particular pressure being put upon anyone to raise his pledge. In this case the people live comfortably within the \$1-to-\$10 spread; there is no particular resistance or opposition at any point, and the atmosphere of the congregation is one of relaxed complacency. Now while complacency as such is not usually good, one might hope that his people will not, on the other hand, feel undue pressure, which usually leads to resistance. Therefore, the real object in standard-

changing is to change the course of our hypothetical river without, if we can help it, upsetting its calm and untroubled surface. We want to change the standards without changing the atmosphere of the congregation in any violent way.

What we too often do in a congregation of the sort mentioned is to begin with the low pledges only, in an attempt to shame our \$1-per-week people into approaching the standard set by the higher pledgers. When we do this the effect is very much the same as it would be in our imaginary river if we were able to move one bank much closer to the other. Immediately the current would speed up, rapids would develop, there would be whirlpools and eddies, and a calm, untroubled stream would have been changed into a surging and uncontrollable torrent. We have met pastors who have told us that this is a fairly accurate description of what has happened in their congregations when they attempted to impose the tithe all at once, beginning with the lower pledgers!

As a matter of fact, a river changes its course only when it finds an easier channel in which to run; and even a judicious use of dynamite will not help unless the channel is there for the river to find. Sometimes we attempt to use dynamite on a congregation in order to help it find its way into a newer and more productive channel, only to discover that the new channel isn't really there. The net result is to turn it into a series of streams running madly off in all directions or, conversely, to cause it to widen out and become a lake, reminiscent of Bruce Barton's famed Dead Sea illustration.

The point of all this is that, if standards in a congregation are to be changed without undue violence, the direction of the change must come from within the congregation itself. The change must be slow and gradual; it must involve the entire congregation and not just those at the lower end; and it must be accomplished willingly and openly every step of the way. If this seems like an impossible set of conditions, it is well to remind ourselves of the alternatives. For any other way of attempting to change the standards is almost certain to result in a disaffected congregation and a disillusioned pastor.

Once in a lecture in a seminary class we attempted to portray the analogy to a river by means of a diagram. At the point of standard-changing we inserted a broad, black arrow which represented the

"power move" on the part of the minister, the point at which he applied the "dynamite" to get his congregation to move. When we returned from the between-class break we discovered that some thoughtful student, who had obviously experienced this kind of standard-changing, had neatly labeled the upward swing of the graph at this point "Cardiac Hill." He was right. The congregation suffers when power moves are made, but so does the one who applies the pressure. Power moves do not change standards, except in a most unhealthy way!

Now, to put this in terms of Church giving, this means that simply to teach tithing is not the answer. If we can read into our ministerial friend's remark the probable course of his ministry, it went something like this. All year, between canvass seasons, he studiously avoided the question of money. Probably there were not even treasurer's reports to the congregation in order that they might know how the church stood financially. But then once a year, out of a clear sky, he would mount his pulpit and preach a ringing call to the standard of the tithe. The congregation, which had had time since the previous year's sermon to forget the whole thing, was shocked; but on sober reflection they realized that they had heard it before and ignored it and the sky hadn't fallen. The safe course obviously was to ignore it again. This they did; the clergyman subsided for another year; the treasurer somehow paid the bills as he always had; and the whole matter was forgotten again. Gradually the congregation developed a sort of affectionate regard for this one little idiosyncrasy of their pastor, much as they had done for his penchant for voting the Socialist ticket! It was just something you had to put up with if you wanted to keep Dr. Brown—but certainly you weren't supposed to take it seriously!

One of the most frightening things about the pulpit ministry is the amount of preaching which means so much to the preacher and means nothing at all to his congregation. This is the special trap that is reserved for the "hobbyist"—the man who needs only a fair excuse to deliver another sermon on drinking, smoking, capital punishment, or whatever. And it is a trap that yawns wide for the clergyman who really intends to do something about Church giving. There is a real danger that his congregation will simply develop the knack of

throwing their minds out of gear whenever the question of money arises. Once this happens, he may "teach the tithe" till the cows come home without ever developing anything like a tithing congregation.

Someday, we hope, someone who is interested in the process of communication will analyze just exactly what happens in a normal congregation during the course of listening to a sermon. Certainly it is something rare and wonderful. We have heard sermons that were frankly socialistic preached to a solidly Republican congregation, and we have noted that never an eyebrow was raised! Even the remarks at the door followed the usual pattern ("It was a lovely sermon. . . .") and no one seemed to realize that some of his most important convictions had been trampled upon. It might not be too much to suggest that in the minds of many churchgoers the sermon has achieved the status of an "art form." Preaching has to be done in a certain way, and it must follow a certain pattern; perhaps the prevalence of "three-point" sermons with an illustration for each point would suggest that it is not only the congregation that has accepted the "art form" definition. In any case, the actual content of the sermon seems to assume a relatively minor importance. Any preacher who listens seriously to the compliments that he receives at the church door will realize that he is usually being judged for histrionic ability rather than for thinking ability.

Thus the clergyman who thinks that he is "teaching tithing" merely because he mentions it favorably in a sermon once or twice a year is making a fatal mistake. He may be teaching, but unfortunately no one is being taught! And if we realize that for every preacher who honestly preaches tithing there are at least ten who retreat into the more comfortable, but far less specific, "stewardship," we are forced to admit that the pulpit is doing little, if anything, to change Church-giving standards.

Part of the answer then lies in a new pulpit approach—and not to money alone. The preacher who uses his pulpit week after week to deal in "spiritual" subjects and never touches the areas in which people really live—politics, economics, public morality, business ethics, and the like—will be attempting an impossible task when he attempts to move into the extremely sensitive area of personal finance. The preacher who is notoriously "easy"—who never challenges his

congregation with a prophetic message about anything—will not be taken seriously as a prophet when he starts to speak of money. And conversely, the “tough” preacher who is good at “telling his congregation off” will probably discover that, like the child who has been spanked so much he no longer bothers to cry, his congregation is so used to being “told off” that they no longer hear him. Attempting a new approach to stewardship is a judgmental task for the average preacher—because the results are going to be so easily measurable in terms of next year’s financial statement.

We have seen men’s ministries entirely changed as the result of a real financial effort—and changed for the better, because for the first time they had faced up to the essential lack of real communication between themselves and their parishioners. For here is the perfect test case. The results are not only measurable but highly significant. If his people do not hear him here, the chances are they are not hearing him in other areas as well. It’s a frightening thought, but a rewarding one if the results can be incorporated into a new approach to the Church’s pulpit.

In the truly prophetic pulpit the congregation will have seen many challenges. But they will be challenges that have been presented in a constructive and realistic way. The congregation will have been moved to Christian action in many areas of life. They will have participated in the ministry of healing the sick, feeding the hungry, and preaching the Gospel to the poor. They will have learned to accept the judgments of the preacher as judgments made in love upon their own lives rather than upon the world outside. Perhaps nothing is of less value than the continuing denunciation of the “secular world” which goes on from so many pulpits—denunciation that allows those who are safely ensconced in the pews the luxury of agreement without making them in any way feel personally involved. As someone has said, “We need less preaching and more meddling”—for it is only the “meddling” that is really reaching into the mind and heart of the man in the pew.

The sheep of the prophetic pastor will have learned long ago that Christianity is not something that may be taken or left alone—but rather the rock upon which one either stands or is broken. They will have learned that the Christian faith is not an easy thing, but a costly

one, costly in time, in effort, and in the giving of one's self. Having learned this and let the knowledge become a part of them, it is but a relatively small step for them to realize that, if Christianity is costly in every other way, it is also going to be costly in terms of money. A congregation that is active in good works, that is involved in projects of benefit to the community and to the world, that is not afraid of personal as well as group involvement—this kind of congregation almost invariably has an enviable giving record. And it is hard to distinguish between the cause and the effect; the two things so often seem to go hand in hand.

Of course there are many ways in which stewardship may be taught outside the pulpit. In fact it is doubtful if the pulpit alone can ever accomplish the changing of standards in any real way. We are all familiar with powerful preachers who have, seemingly by the sheer force of their preaching, caused great changes to take place. But when we analyze what has happened we usually discover that there is much more than preaching involved. This preacher has usually been meeting with groups of his people or visiting them in their homes; his men's and women's organizations have been active and have discussed his messages together. Communication is following all sorts of channels, and the pulpit, powerful as the preaching may be, is only one of them.

The Church, for instance, is only recently discovering the great resources that are available to her in small group work. This kind of communication relies upon personal involvement. Far from bringing a group of people together, sitting them in rows, and "telling them something," we are beginning to let people seek answers to questions for themselves. Those who would scoff at this new development like to talk of the "pooling of ignorances." But even the pooling of ignorances can at least lead to a feeling of frustration in the group, which is valuable in providing motivation for finding out what the answers are. The group method is already proving itself most adequately in fields like Bible study, Church history, theology, and the like. Is it too much to suggest that a group discussion on the question of stewardship might be a most valuable way to help a group in setting new standards for itself?

One of the authors once had occasion to conduct something of a

controlled experiment along these lines. Faced with the task of presenting the tithing goal to a congregation that had two morning services of approximately equal size, he discovered that the custom in the church allowed for a sermon at the late service but for a so-called "parents' class" or discussion group at the early one. Not wishing to vary the format too greatly, he presented the tithing standard in a sermon at eleven; but at the nine-thirty service he simply allowed the group to divide into smaller groups and discuss among themselves the question: "Is there any reason why I should not be a tither?" At the close of the discussion the groups reported back, listed their reasons upon a blackboard, and then criticized the reasons for themselves without—we believe—undue pressure from the leader. At the close of the campaign the results were evaluated. It was discovered that those who habitually attended the nine-thirty service had pledged on the average an amount fifty per cent greater than those from the eleven-o'clock congregation! And this despite the fact that the early-service people were generally the parents of young children and hence somewhat younger themselves than those who came at eleven. A number of implications can be drawn from this, including one that suggests that the writer is a better discussion leader than he is a preacher.

We know a minister in a small mission congregation who habitually boasts: "I am the church's best canvasser!" And he is! Because this man, who is not troubled by any false idealism about spiritual things, is in the habit of finding out and knowing, before he makes a call upon a family, precisely what that family's giving record is. If it is good he tells them so—perhaps not without reminding them that nothing is so good that it cannot be improved! If it is poor or unrealistic, he is equally frank; and many families in his congregation have been forced, some of them for the first time, to justify their pledging not to some stranger who is calling upon them for a pledge but to the minister himself. Needless to say, this church has an exemplary giving record.

On the other hand, we have met ministers who say: "I make it a point to know nothing about my congregation's giving record—it might affect my ministry to them!" If we are in any sort of agreement as to the basic theology of Christian giving, this position is utterly

ridiculous. If one of our parishioners were having trouble in his marital relations or in his prayer life, we would think it strange if we were not the first to know. If we agree that a Christian's stewardship of this world's goods is an important part of his life in Christ, then who is better equipped to deal with a problem in this area than the minister himself? To allow the knowledge that a man is a poor pledger to affect our ministry to him in an adverse way would seem to be the grossest kind of materialism rather than the spirituality it pretends to be.

Needless to say, if the minister is to be of any help to his people in this field, he is going to have to be a steward himself. Perhaps this seems like an unnecessary remark, but we have discovered that a surprising number of clergymen make no pledge to the church's work or make only a token one. One pastor spent a whole evening explaining to the authors that "one shouldn't tithe on income that comes from the tithes of others." To be perfectly honest, it was impossible even to find an argument to refute him in terms of the statement itself. The position is so far removed from any standard of stewardship which would appear to be even remotely Christian that it is unanswerable. But certainly no minister can expect anyone to follow where he is not willing to lead. In canvasses the authors have directed, the minister's unwillingness to testify to his own pledge has cut the total giving by as much as fifty per cent.

Having dealt to some extent with the minister's role in standard-changing, it is perhaps time to say that the most effective piece of work in this direction can come from those in the congregation itself who are committed to the proposition. The fund-raising companies use a device that has excited a good deal of criticism. This is the technique of choosing from the congregation certain exemplary pledgers and asking them to announce in a public meeting either the dollar amount of their pledge or the fact that they are pledging a full ten per cent of their income, whatever it may be. Without going all the way in recommending this particular technique, we can certainly say that the fund raisers would not be using it if they had not found it to be effective. The logic seems to be: "The minister *has* to do this, but if Smith can do it, too, then maybe it is something I should do, also!"

But even if one objects to the technique of public announcements, the basic principle remains. If a "concerned core" of the parish is involved in the question of stewardship and has won through to a satisfactory answer for itself, the acceptance of a new standard is contagious. Word gets out, even without public announcement. The impact of realistic giving begins to be felt in a church's budget. Men who have discovered the real joy of making, at last, an adequate gift to the Church, feel compelled to tell others of their experience. From a small group of tithers, many tithing congregations have sprung. In this sense it is far more valuable to a church to have within it six or eight people who are full tithers than three dozen who are half tithers. The dollar returns will not be so great—but the tithers will draw others to them in a way that must be seen to be believed.

One of the authors once had the experience of leading what, in the Episcopal Church, is called a "Parish Life Conference" in a church that was also undergoing its regular yearly financial campaign. Now the format of this particular conference is in no way involved with Church giving: basically it is a theological discussion session which closes on the third day with the question, "How shall I put my new insights into practice in my own parish?" It happened that the question of the tithing goal had been discussed earlier in this parish and, after some argument, had been rejected by both the priest and his people. The matter had been closed but apparently was still quite close to the surface in the minds of some of the conferees.

For on the third day of the conference, in the "take home" session, the matter came to the fore again. And one of the men, who happened to be warden of the parish, said in effect: "It no longer matters to me what the rest of you want to do—I feel God's call to become a tither, and that is what I intend to do!" He was immediately joined by two others and ultimately by several more in the group. Without reopening the questions on the official level, these men began to circulate through the parish, attempting to help others see what had brought them to their decision. Today, two years later, the entire parish has accepted, at least in the formal sense, the tithing goal. Certainly the people have a long way to go before reaching it completely, but they are consciously working toward the tithe, and not

toward some lesser standard. And the priest himself, who had originally joined in rejecting the tithing goal because he was certain that his people "would never stand for it," reports that, far from resisting it, they are enthusiastic and that the enthusiasm is spreading into other areas of parish life.

One should never underestimate the value of the "leaven in the lump." A few committed laymen can do more to accomplish a goal than all of the hard work the clergyman can bring to the problem. Enthusiasm is always contagious, and the enthusiasm of a group of laymen who have discovered the power of the Holy Spirit knows no bounds. Personal communication is the answer to the question of changing standards, and only personal communication can change them in a really effective way.

Of course, if personal communication on a standard-changing level is to take place in a congregation, the people themselves are going to have to rethink a number of positions which at times seem almost axiomatic in the Church. The most important of these is the idea that the matter of Church giving is inviolable, that it must not be discussed, that it is somehow in poor taste even to mention it except in the most formal way. Many churches conduct their annual fund campaigns on the basis that pledges are made in sealed envelopes in order that even the canvasser will not know what his prospects have pledged. The canvasser almost literally "backs into the front door," pledge card extended behind him, to be taken by the family and filled out quickly before the temptation arises to discuss what is to be entered thereon. We have seen canvassers rise to new conversational heights as they attempted the seemingly impossible task of asking for pledges without using the word! There is little opportunity for witnessing to one's pledge in an atmosphere like this.

On the other hand, if we are agreed that the giving of money is simply one aspect of the Christian life, then witnessing to that gift becomes one aspect of the total Christian witness. The Christian does, or at least should, witness to all sorts of things that are not part of "normal" society's standards. Anyone who has heard in a prayer meeting or group discussion a personal testimony to a life saved by the healing Gospel of Jesus Christ has been aware that he was standing on holy ground, rather than dealing in the commonplaces of polite

society. One cannot witness to the power of Jesus Christ without becoming both intensely personal and quite specific. And while both of these qualities are not part of our general conversation they are indeed part of our Christian witness. And we are called to witness to our commitment in financial matters as well!

Probably one of the reasons that the world finds it so hard to take the Church seriously has been this loss of ability to communicate our loyalty to Jesus Christ on levels where it really matters. We can talk quite glibly upon "what we get out of the sermons" or what we "find in the fellowship." But when it comes to witnessing to a potential convert in terms of the ways in which Christ has changed our lives, we become tongue-tied and unable to speak. It is so easy to retreat into generalities—because if we deal in specifics we might actually find ourselves in the position of having to share something of ourselves!

And yet it is precisely to this sharing of ourselves that Christ calls us in every area of the Christian life. Sins that have been overcome, bondages that have been broken, a new life that has opened before us—these are the raw materials of which Christian witness is made! And when it comes to our money the same sort of directness is indicated. "I am a tither!" It is an easy enough statement to make. And yet, to see some of us at work it would appear that actually becoming a tither, difficult as it is, is far easier than talking about it! This attitude is silly, but we have to recognize it as present and learn to deal with it.

Probably the best way of dealing with it lies somewhere other than in the direct approach. Telling people that it is all right to talk about money in public will not make them feel right about doing it. The attitude is far too deeply ingrained to be overcome in a few words. No, what is needed is a consistent Christian witness throughout, a teaching that will help them see wherein the Church differs from the world at large. Such teaching, and the doctrine of the Church that they will ultimately derive therefrom, will help the people of the Church at last to see what Christian discipleship is.

A great deal has been written recently about the Church as the "family of God"—certainly not a new concept but one that has been gaining some long-deserved attention. And yet just to say that the

Church is a "family" is not going to help the situation very much. What we must do is to discover *how* the Church is a family and to consider together what being a family means.

If the Church is really a family, then the members love one another. And the very basis of love lies in an acceptance of one another as we really are, with our faults showing as well as our strengths. A group of people who have learned to deal with one another as brothers and sisters, to confide in one another in the deepest areas of life's problems, to trust one another, and to know that real love exists within the fellowship should have little trouble in learning to communicate on the financial level as well. The real reason why it is difficult to speak of money within the fellowship is that there still exists a basic distrust and fear. I am afraid to identify myself as a tither because if I do someone will multiply my gift by ten and discover what salary I earn! And yet, if the Church is really a family, what could matter less? It is in the world that we must be secretive about our salaries in order that everyone may think we earn more than we really do! Such secretiveness has no place in the family of Christ.

Or perhaps we are afraid to witness to our pledge because we know it is not adequate and we don't want the others to know it, too. And yet, if we are truly members of the family of Christ, this is precisely the sort of information about us that our brothers and sisters need if they are to be able to help us. "The Church is not a hotel for saints, but rather a hospital for sinners!" a noted preacher has said. And yet, if our behavior varies in the slightest from the saintly, we feel that we have to conceal this fact from our brethren in Christ! "Have mercy upon us, miserable sinners," we pray in unison; but we certainly take care what we say lest someone in the next pew, who is praying with us, might actually be convinced that we really are "miserable sinners," with all that that implies! There is a frightening discrepancy between the language of the historic liturgies on the one hand and the way we think about ourselves on the other. Either we are miserable sinners or we are not; and if we are we have no need to fear that some of the symptoms of this condition may become apparent to our fellow Christians!

In short, the church in which the members have learned to be

honest with each other in all matters pertaining to the Christian life will be the church that will find it easy to be honest—and to be witnesses—in financial matters as well. There is real judgment involved here, for the Church has been infected by the ideas of the world for so long that she has even accepted the world's evaluation of her own role in the world's life. Rather than "hospitals for sinners," many of the churches have become "apostolates to the genteel!" Instead of the free, frank, open fellowship of the Holy Spirit many of our churches exhibit the closed, guarded, and stuffy atmosphere of a private club. In such churches it is difficult to be honest about money or indeed about anything else!

Actually then the inability to speak frankly about financial matters is only a symptom of an inability to speak frankly about a great many things—which is one reason why the whole matter is of such importance to the Church today. We need to come back down to earth, to re-evaluate our whole position in regard to the world, and to realize that we are not being true to our calling. When we do this we will discover that it suddenly becomes a great deal easier to speak about the things that really matter and that witnessing to our gifts is not nearly so hard as we once thought it!

VI

The Root of an Evil

A NATIONAL CHURCH MAGAZINE RECENTLY CARRIED AN ARTICLE that purported to report "sample interviews" between a canvasser and some potential donors. In the interests of helping the canvassers who read the article to overcome some common objections to pledging, the article showed the canvasser as a glib sort of supersalesman, ready with an answer to every objection the donor raised. Perhaps in order to encourage timid canvassers each section of the article had a "happy ending!" The reluctant donor, finally overcome by sheer weight of argument, in every case raised his pledge from the token amount he had intended to a somewhat larger token amount, which represented his actual decision. None of the arguments took anyone beyond the token—but the last pledge was greater than the first in every case!

Without being unduly critical of the article, which was undoubtedly prepared in good faith, it would seem that this approach to canvassing only serves to perpetuate the problems the Church already has. The right sort of salesmen, indoctrinated as church canvassers, could undoubtedly do a great deal to raise the standard of Church giving in almost any congregation. Some people can sell anything, and their talents do not stop short at the ability to sell the concept of an increased pledge. The real question lies in asking whether or not the problem of stewardship can be approached on this level. To do so, it might be well to explore some of the reasons—or at least ostensible reasons—why the level of giving in the Church remains so low.

It is time actually for us to look for a while at an elemental fact

in human life—namely, the fact that when we touch someone in his pocketbook we touch him at a most tender spot indeed! To many people, including those who are listed as members of the Church, their money is the dearest thing they have! This is not something to be said lightly. It is not something that should be handled humorously either, as an “innocent foible” of humanity which helps to make us the lovable creatures that we really are! “Love of money is the root of all evil.” And we should not need the terrible and frightening story of the rich young ruler to remind us that Christ Himself subscribed to the same sentiments. “I could not love thee, dear, so much, Loved I not honor more” may have satisfied Lucasta when her lover departed for the wars. It would not, however, have satisfied Jesus Christ who, if He demands anything, demands that we love Him more than all else in the world.

The plain and simple fact is that many of us do not love Jesus Christ above all else, because our love of money prevents it. It is perhaps unfortunate that our “young ruler” was a *rich* young ruler. For the very connotations of the word “rich” prevent most of us from applying the story to ourselves. Actually it mattered not a whit how much money he may have had; the only point to the story is that whatever he had he valued it more than he valued the opportunity for discipleship. The words “He went away sorrowing” are four of the most poignant words in all literature, for they picture for us a man who might have been one of the apostles, whose name might have gone down into the ages as a saint of the Church, a man who might have remade the world—but whose love of money prevented all these things. “He went away sorrowing.” Perhaps all the world should hang its head in sorrow and shame at this scene, for in these four words we see the ruin and perversion of a life that might have been great, but that was finally lost. How many modern churchmen have “gone away sorrowing” when presented with a real choice between Christ and the love of money!

The real trouble then in the article we have cited is that its author had no idea of the dreadfulness of the subject he pursued. To treat the love of money—“the root of all evil”—as though it were something to be gotten around by skillful argument is so naïve as to be pathetic. The fund-raising companies have coined the term “pocket-

book protection" to describe this almost universal trait. They, too, are guilty of unseemly levity, for pocketbook protection is a lighthearted name for something about which we can't afford to be lighthearted. Pocketbook protection is in reality the choice of the rich young ruler made over and over again. Surely if we love Christ and His Church we can find no humor in this!

Perhaps we should spend some time talking about the most easily recognizable symptoms of this lack of commitment. For to the unwary and gullible—and especially to those who want to be convinced—some of these symptoms come in the form of arguments that are convincing indeed. We have actually seen canvassers lower their own pledges at the close of a canvass because they had heard so many arguments for doing so that they had succumbed to them themselves! If one is really deep down in his heart looking for an excuse to do less for Christ, then that excuse is not so very hard to find!

Every canvasser will meet the man who "doesn't believe in pledging." "I think too much of my spiritual life to put it on a business basis," he will say. "I give—generously—every time I come to church. But to promise to give a certain amount each year makes the whole thing too much like a bill! The benefit I derive from the church is too great to be paid for like the lights and gas! I don't want to lose the spontaneity of Christian giving and I would if I made a pledge!"

The obvious answer, suggested by our magazine article, is that, while we may hate to put Christianity on a business basis, the fact remains that the Church is a business of sorts, with salaries to pay, utilities to contract for, debts to be retired. Thus without a fixed income continued operation is impossible. The church, we should tell this man, would have to close its doors without a fixed income. It couldn't even contract for a minister, much less for a new building, unless it knew where the money was coming from to pay for these things.

The trouble with this argument is that it assumes that the objection is sincere—when, as a matter of fact, it generally is not. Once in a great while we may find a churchman so naïve as really to be unable to see why the Church must have a fixed income. But in nearly every case what this man is really saying is: "I don't want to be responsible. If I make a pledge I might feel some obligation to pay it—and every

one would know whether I did or not. If I don't pledge I can put some money in whenever I happen to feel like it. And if I want to do something else with my money I'll be perfectly free to do so!" If this man is pressed he will make a token gift, just as he did in the magazine article—but we may be sure it will be a token only! Thus he gets rid of the canvasser and his embarrassing arguments but at the same time retains the freedom he so cherishes. He isn't responsible yet, for the small amount he has pledged is an amount he knows he will never miss, no matter how much he may want his money for another purpose!

Another prospect says in some indignation: "I would gladly pledge to the church if I thought it handled its money wisely! But I am not at all happy with the idea of putting my money on the plate week after week and never knowing what becomes of it! When the church renders an accurate accounting of its expenditures and gives me a chance to help decide what the expenditures will be, then I'll become a pledger!"

The way to deal with this one, our article suggests, is to point out that the church *does* render a financial accounting (if indeed it does) and that it is always possible for a layman to attend board meetings and have a say in financial matters. A good answer, too—except for the fact that this man isn't really the slightest bit interested in how the church spends its money. What he is *really* interested in is in seeing that it is not *his* money that the church is spending in any case. And the sooner we recognize this, the more quickly we'll be able to deal with him on his own terms.

"The Church oughtn't to ask for money. Spiritual institutions shouldn't fall into the trap of becoming materialistic." This prospect, according to our magazine article, needs only a short course in theology to help him see the light. Did he but know that this is a sacramental universe and that spiritual things are expressed in material ways, he would be all right and his pledge would be increased. This is equally true for the man who says: "The minister shouldn't ask for money," which is simply a variation on the same theme. Do we need to ask what he is *really* saying? It is simple enough! "The Church shouldn't ask *me* for money—the minister shouldn't ask *me* for money!" This is the real burden of the song!

He is not interested in protecting the spirituality of the Church, his protest notwithstanding. He is protecting his pocketbook just as surely as was the rich young ruler.

There are a great many other arguments which come up in every congregation, some of them more convincing and some less so. The point is that essentially they are all the same argument. They are arguments from weakness, cast into judgmental terms. "The best defense is a good offence," and this is a truth known to most of us as churchmen. If we can put the canvasser on the defensive, we have won; we haven't even the grace to go away sorrowing. Often we go chuckling at our ingenuity at presenting the canvasser with a question he couldn't answer. The rich young ruler at least knew what it was that he was rejecting. Are our hundreds of thousands of token pledgers gifted with the same insight? It is easy to doubt it!

In his inimitable series of books, *Lifemanship*, *Gamesmanship*, and *One-upmanship*, the humorist Stephen Potter has suggested a sub-branch of the science, called "Churchmanship." This involves a ploy (or perhaps a gambit) in which, by appearing more religious than his questioner, the "Churchman" is enabled actually to avoid going to church altogether. The "Churchman" states that when they tear down the walls, take away the musty hangings, and open the Church to the fresh clean air of God's world, then he will become a faithful member of the Church. And then, looking more spiritual still: "When the Church actually practices the brotherhood it preaches. . . ." The endearing thing about the practitioner of Lifemanship is that he knows what it is he is practicing. The frightening thing about the ploys of the "pocketbook protector" is that he is fooling first of all himself. The good "Lifeman" or "Gamesman" would never be taken in by his own gambits—but we are our own most gullible victims when we begin to speak of our own pledges.

The reader may protest at this point that this is unduly harsh treatment of what is, after all, fairly universal practice. It is harsh indeed, but we may question if it is unduly so. For the fact is that we are equally able to fool ourselves in the other aspects of the Christian life. It is just that our pledges are so obvious and so easily measurable! It is for this reason alone that we can single them out and point to them as examples of the whole complex.

The plain truth is that our churches are full of people who have made only partial commitments to the Gospel of Jesus Christ. Everyone who has ever had to do any kind of organizational work within the church knows that the problem of recruiting people to do the Church's tasks is one of the hardest problems he faces. "I'm too busy." "I've already got several other jobs—let someone else do it." "I've got to have some time to spend with my family." "I have other responsibilities." All of these excuses and their countless variations are used in an effort to avoid full involvement.

Some clergy speak of the "parish within the parish" to describe those few faithful souls who are always ready to take part in any new venture, who give of themselves unflinching and unsparingly to the work that the Church must do. They are unfortunately all too few! The "parish within the parish" is small indeed compared to that great body that, having chosen to enter the Church, nonetheless remains at the door and drags its feet in response to every effort to bring it closer to the heart of the Church's life.

Once again, if it were merely a problem of laziness, we could smile at it and think of ways to trap these people into doing their work. But the problem is so much deeper and more serious than that! For the problem is really one of lack of commitment. They are willing to go some of the way but not all of the way. They are willing to start but not to finish. They are the people who, far from being willing to go the second mile, are reluctant even to go the first. They are, in short, people who are withholding themselves from the one relationship in which they must give all if they are to receive anything.

"Going the second mile" is a phrase that has been used so often in this connection that it has become trite. But the fact remains that Christianity is still a "second mile" sort of religion. God has given us His own word that He is not pleased by gifts that are given grudgingly, by sacrifices that are entered into in a spirit of bargaining. The act of charity, the show of kindness, the cup of water, or the piece of bread—all of these things are meaningless unless they are done gladly and freely. We are all familiar with the person who undertakes some charitable deed and then ruins it by complaining loud and long about what it has cost him. We ruin our own charities

nonetheless surely when we enter them with suspicion and complete them in a spirit of thankfulness that the deed did not cost us more than it did!

If one is to enter any sort of relationship with Christ in His Church, it is going to have to be a relationship of giving. Giving of time—for the Church will always have jobs that need to be done and the churchmen will have to do them. Giving of talent—because Christ has specifically said that our own talents are to be used in His service. And giving of money—for in this world money will always be a necessity in the Church's life.

Someone has said that the common quality in all acts of heroism is that heroes do not stop to count the cost. The man who plunges into a burning building to save a child, the soldier who runs out under fire to save his wounded buddies, the Boy Scout who dives into the lake to rescue a drowning comrade—none of these people would behave in this way if they stopped to consider the risks involved. The likelihood that he would be burned or shot or drowned, the odds against completing the rescue—all of these things would occur to the potential hero if he allowed them to. And many potential heroes, by stopping to think of these things, have shown that they were not real heroes. While they were yet thinking, someone else jumped in to complete the act of heroism or perhaps it became too late! And on so small a thing hangs the difference between heroism and cowardice!

Every clergyman has had the experience of having one of "those days" when all of his pastoral problems seem to come home to roost. The alcoholic in his congregation has had a "slip"; the Johnsons are quarreling again; tomorrow's sermon isn't written, and the likelihood is that it won't be at this rate; there have been four unemployed wanderers in the office looking for a handout; two hospital calls have to be made; and then the telephone rings with the message that a neurotic woman parishioner is having problems again and "simply must talk to him at once." And every clergyman knows the temptation to put this person off, to offer to come the following afternoon when things are quieter, or even, in extreme moments, to tell her precisely and in well-chosen words what is wrong with her. If he is a good and Christian pastor he doesn't succumb to the temptation. For he knows

that the flock of Christ is to be tended even at the cost of his own frayed and jangled nerves. And this is the stuff of which "Christian heroism" is made.

The story of the good Samaritan is a case in point here. It not only answers the question "Who is my neighbor?" but it tells what is expected of the disciple of Christ. For here was a man who was on business, a man who had things to do. He was on his way somewhere and he certainly did not have time to get involved with anyone along the way. And yet when he saw the need he did the only thing that he could do—at least the only thing that he could do if he wished even to pretend that he loved his fellow man! The real cost to him in his saving act was not in the few coins that he gave the innkeeper nor in his promise to pay the rest when he returned. His real sacrifice was one of involvement. For when he stopped to treat the man lying by the wayside, he couldn't foresee what this might mean. He might have to answer questions. The man might die on his hands, and he would have a great deal of explaining to do. Perhaps the man would prove to be so ill that he would have to be tended for days. Maybe the expense of keeping him would be more than he could bear. The bandits who injured him might be lying in wait for the next person who stopped. All of these considerations must have flashed across his mind as he walked across the road to where the injured man lay. But he had no choice. He was a hero in our Christian sense. He didn't count the cost but simply did what had to be done. In the Christian's world, when people are lying by the roadside, they must be picked up. And that is all there is to it. Certain situations demand certain responses of the Christian.

Now this sort of response to life situations is the one that the Church must inculcate if it is to be true to the message of Christ. When we wink at the "laziness" of our people in response to the Church's demands, we are in reality making peace with a sort of moral cowardice. When we let people "count the cost" before making a Christian commitment, we are in reality letting them make no commitment at all. None of us really has the time to serve Christ—if by "having time" we mean time when we have nothing else to do. All of us are busy—the point is that the Christian is willing to become

a great deal busier rather than to leave undone the work of the Christian Church.

There is no room in Christianity for people who are unwilling to give of themselves. And this statement is made in love and for the sake of the people themselves. For what kind of a relationship do we have with the Church if our Church life is one long series of episodes in which we try to ease ourselves out of doing things that we don't want to do? What is enjoyable or comforting about belonging to a church that is always making demands upon us that we don't want to fulfill? Either we must at last give in and do the jobs unwillingly and in poor spirit or we must withdraw altogether. Wouldn't it be kinder if we helped people to see that to be a Christian it is necessary to give up something of themselves and to realize that if they don't want to do this they will be happier never trying to be Christians at all?

Perhaps this points to a basic problem within so many of our churches: the fear that we may offend someone who is a member. How many sermons have been dulled just at the cutting edge, how many remonstrances have been softened, how many "punches have been pulled" by stewardship committees for fear that "someone might become angry" and leave the church! When one reads the New Testament, particularly the Pauline Epistles, and realizes the standards that the great apostle held up for Church membership, one wonders how the Church has managed to develop this particular fear. For if one thing is clear in St. Paul's letters, it is this: that the Christian behaves in certain ways, and if he does not he must be disciplined until he does. The possibility of "casting into outer darkness" is always there.

In our churches today we often seem to assume that Church membership is a sort of birthright. We feel that we have done something reprehensible if, by insisting on certain standards, we push a parishioner to the point that he leaves the fellowship. One is reminded of the western vicar who, upon being asked if his church had any significant additions during the year, responded: "No, but we've had one or two highly significant subtractions." Sometimes the Church needs, and needs badly, a few significant subtractions. And once again this can be said in love for the people themselves.

For, as a matter of fact, if a person remains within the fellowship and at the same time eludes all of his Christian responsibilities, he cannot help observing that this sort of behavior appears to be condoned. Particularly is this true if, when he appears to be offended at something that has been said, the minister and parishioners hasten to apologize to him and to soothe his tender feelings. Is it any wonder after treatment like this that he gradually subsides into a nominal sort of relationship in which nothing bothers him because nothing touches him and in which, by the expedient of sitting in his pew, he is rendered immune to the Gospel in any way in which it might touch his life.

This person needs not apologies but evangelism! And he will never get it while he remains upon the rolls of the Church! But let him be driven out—or more accurately, let him remove himself—and he again becomes subject as a non-churchman to the missionary enterprise. At least he has identified himself. As a pagan he will feel the weight of the Church's biggest evangelical guns. If we are really concerned with his salvation, he is more apt to find it out there. For at least he will know that he is not presently a churchman, and he will be unable to fool himself into believing that he is behaving as a churchman should. Some of us actually need the experience of finding the standards of the Church too hard to bear, for this is the only way in which we will ever face up to those standards and find that we have to choose between them and the standards of the world.

To return now to the matters of Church finance, all of the things that we have said about heroism apply here, too. "God loveth a cheerful giver" does not mean that we are expected to smile as we put our envelope in the plate but rather that we are to make the gift without counting the cost. A devout churchman once said that it was his practice to figure to the penny how much he could afford to give to the Church and then, at the last minute, double it! Later, he said, he would figure out what corners he would cut in order to finish the year in the financial black! This is the sort of heroism of which Christian giving is made.

The same thing is true of the tither, for no matter how big or how small his income may be, the tithe is bound to be a significant amount. It is doubtful if anyone, sitting down and working it out beforehand,

could see how he could afford to give a full ten per cent of his income to God and still have enough left to live on through the year. Anyone who says that tithing is easy is trying to fool either himself or someone else! The plain fact is that tithing is difficult—which is precisely why it is such a valuable standard against which to give. In almost every case the tither is going to give heroically. Because in order to tithe he is going to have to give without counting the cost. If he counted the cost in advance, he couldn't possibly afford to tithe!

And this is the one sense in which it may be said that the tither receives more than he gives. He will not have more money than he had before he became a tither; it should be obvious to any fourth-grade student of arithmetic that he will have ten per cent less! But he will have had an experience of Christian heroism which will do much for his life. He will have learned to plunge in on a level of Christian discipleship which is new to him. He will have learned to run among the athletes rather than hang back among those who are afraid to run. He will have learned what it means to give more than one can afford to give in a cause that is great enough to merit such a sacrifice. He will have learned to "live dangerously" in the service of Christ, in almost the only way in which it is still possible, in this twentieth century, to do so.

Many people reading these lines will think that we have used the language of heroism to describe a pretty mundane thing. But this is not so, unless discipleship itself is mundane. For we have seen too many lives changed, too many decisions for Christ made anew under the impact of a sacrificial giving program ever again to think of giving as mundane. Far from being mundane, it may lie at the vital heart of the Church's whole program. It is on the anvil of such small things as financial sacrifice that the chains of real loyalty to Christ are forged.

And there is "carry-over," too. The person who has committed himself on the financial level has broken through the barrier of the petty concerns of the world. With his whole family budget built around his sacrifice to God, he begins to realize that other sacrifices are necessary, too. And they no longer seem so hard to make. The one evening a week which means that he must give up his bridge

game no longer seems like the terrible imposition it once did. The presidency of the men's club, which looked a great deal more like drudgery than anything else, suddenly is seen as just another chance to do the work of Christ in the world. Even that Sunday morning church service which once seemed to interfere with the family picnic or the Sunday afternoon golf game suddenly comes into perspective. If this thing is important enough to pay for, it is important enough to be involved in. Tithers are not nominal Church members.

And this really is the burden of this book. For there are lots of ways to raise money, and most of them will work. There are all sorts of schemes and gimmicks to persuade people to part with their hard-earned dollars, and many of them are effective. But the real problem is not money at all, except as money is a gauge of Christian commitment. It is commitment with which we are concerned, and it is in the name of Christian commitment that the Church can afford to talk about money to this extent.

It is our belief that tithing churchmen are good churchmen. We feel that people who have learned to sacrifice upon the financial level have learned to sacrifice upon other levels as well. We have seen churches come alive again under the impact of a realistic stewardship program, and we have seen people thank God for the day when they decided to become tithers. We feel that churchmanship and stewardship are so closely related that they may in a sense be seen as the same problem. And it is these considerations that move us as we enter now upon a discussion of the stewardship program in the local church.

VII

Exploring the Church's Mission

MUCH OF WHAT HAS GONE BEFORE HAS BEEN DEVOTED TO THE theology of Christian giving. It is time now to turn our attention to the strictly practical. The rest of this book will be in the "how-to-do-it" vein. It is impossible to do it at all without an adequate theology with which to begin, but it is equally impossible to do it with theology alone. Successful church canvassing is a skill. Fortunately it is a skill that can be learned.

If there is one key word in church canvassing, that word is "communication." More canvasses have been spoiled for lack of adequate communication than for any other cause. No canvass can be a success unless the people can hear of it and be heard from. Real communication is a two-way street, and if either side of the street is blocked the whole project is most likely to be unsuccessful.

When it comes time to inform the congregation of its own needs, many clergy and official boards are likely to say: "But everyone knows what the Church is trying to do." Nothing could be further from the truth. Men who spend their lives dealing with pressing problems of Church finance tend to forget that many of the people in the pews have no idea that the problems even exist. To assume that the average churchman knows why the Church needs money or what it hopes to do with it is to make a completely false assumption. Most churchmen have no very clear idea of what happens after their envelope goes into the plate. Even those churches that publish a monthly financial statement would be surprised to know how few people really read it with any care. There is a great deal more to communication than simply posting a notice. People need a chance to

ask questions, to discuss, and finally to become involved themselves in the total program of the Church.

Everyone tends to see the work of the Church as it applies to him. The person who enjoys good sermons thinks of a "preaching station"; the person who likes discussion group talks of "Christian education"; the man who is fascinated with the mission field is concerned with overseas missions; and so it goes. Few and far between are those, either laymen or clergymen, who have a consistent grasp of the mission of the entire Church in terms of its immediate area, its regional and national affiliations, and its own history and traditions.

And yet it is essential that something of the vision of the total task of the Church in the world be caught by anyone who is to become a true steward. The current opportunities facing the churches of America as we enter the Space Age would require another book, were they even to be listed. Yet they must be listed, at least in general, and they must be discussed, debated, and at last understood if the Church's total program is to be successful.

Oddly enough, many churchmen seem to have a better grasp of the mission of their Church in the world than they do of its mission at home. This is probably because such concerns as overseas missions, seminary needs, and the like are generally presented, at least from time to time, by those who have promotional experience. Brilliant posters, missionary speakers, radio and television programs—these things can be remembered and talked about. But meanwhile the church must live in its own neighborhood, with its own parishioners, and face the everyday problems which arise. This is the area in which many churches will find that the most education has to take place.

Actually the first step in any financial canvass then should be the acquiring of such knowledge as is available about the church's own congregation and its immediate neighborhood. Many clergymen have revealed that, by and large, they do not know the incomes of their member families or even their occupations. This statement will shock many other clergymen, who would feel that it was impossible to minister to someone on the basis of so little information. Unfortunately, however, the statement appears to be a true one. This singular lack of knowledge occasionally causes a church to undertake

a financial program that is too ambitious and to saddle itself with debt for years to come. Conversely, it sometimes leads to the underestimation of giving ability and thus to a shamefully curtailed program. We have seen churches that seem to have an impressive giving record—until this record is compared to the actual potential of the congregation as revealed by careful research. In the next chapter we shall discuss in some detail the methods by which an analysis of a church's giving ability may be made.

With some idea in mind of the structure of the congregation itself, the church should then turn to its immediate neighborhood, asking the question, "What should we be doing in this place?" Before beginning this, it is sometimes wise to spend some time considering the changes that have taken place in American society in recent years. Many churches are still relentlessly pursuing programs and ideas that were highly desirable twenty years ago, but that have been made useless by the sociological changes in their neighborhood. The "inner city" congregations, which are striving to maintain a "high society" tone in the midst of blighted and slum areas, are the most outstanding example of this—and there are more of these than one might think.

Probably the most startling of the new phenomena is the rise of modern Suburbia, the stronghold of the new "revival of religion." While it is not within the scope of this book to attempt a detailed analysis of this new movement in American society, it would be well for any church that must live in this type of community to spend some time making such an analysis for itself. Even the professional fund raisers have been forced to admit that "things are not the same" in the modern suburban town, and a number of "failures" are recorded in their books to show that they are right in making this admission.

One of the most interesting differences between Suburbia and the more settled areas lies in the fact that lines of power and influence, so important in the older communities, simply do not operate here. People who are all of one general income level are not particularly susceptible to influence of position or slightly greater wealth. In older towns a church canvass can sometimes assure itself of success by getting the proper people to assume committee chairmanships. This is not the case in the new community. There are no inherited posi-

tions, everyone is in the same bracket, and even educational and social backgrounds tend to be much the same. Society is horizontal, so to speak, rather than vertical.

Another factor, and an important one from the church's point of view, is the fact that so-called "community services" tend to come late in Suburbia's life. That is to say, these communities are usually built in this order: houses, then schools, then shopping facilities, then churches, and finally, sometime later, lodge halls, auditoriums, and the like. This means that for the first time since pioneer days the church has the opportunity to be the real social center for the community if it is ready to accept it. This factor may, incidentally, account for a great deal of the so-called "religious revival." Several sociologists have suggested that this is so.

The city churches, too, are facing many problems for the first time. Some of these are occasioned by urban renewal, some by the influx of people from rural areas and from other sections of the nation. Since World War II there has been a marked increase in dislocation and relocation within the cities. New freeways and parkways, slum clearance, and the like have completely altered some of the older established districts. An inevitable result of relocation is a kind of tension, as people find themselves in new surroundings, among new friends and acquaintances, and with new churches to serve them. Many times this tension has resulted in the severance of old denominational ties or the falling away of families from church life altogether.

Even the rural areas have not escaped this general atmosphere of change. In some ways, in fact, they have faced the most revolutionary sort of change. Radio, television, paved roads, tractors, mechanized equipment—all of these things have combined to change the traditional farmer into at least a suburbanite if not a city man. The old distinction between the farmer and the city dweller is fast disappearing, if it has not already gone. Most farmers today would probably be most accurately described as "independent businessmen." The rural way of life with all that it meant to an earlier generation is fast vanishing from the American scene.

When the individual church begins to seek information of this sort about its neighborhood it will find that it is readily available.

As a matter of fact, most of the cogent information is generally in the possession of those who are active in the church. What is needed is a systematic appraisal of the information in order that those who are responsible for the church's life may really understand the situation with which they are dealing. While no clergyman or church board can be expected to become a full-scale research organization, a certain amount of research must be undertaken before a church's program can be projected.

The first step lies in deciding what information is needed. Among such information must certainly be occupations, income level, housing (rented or self-owned), civic and social facilities, and major problems such as delinquency, health, sanitation, schools, police protection, and racial and national problems. If there are new social or ethnic groups in the area, something of their cultural pattern must be understood if the church is to serve them. Often these patterns will be radically different from those of the previously dominant group. All of these things and many more must be known if the church is to minister adequately in the area.

While great blocks of time probably cannot be given to acquiring such information, the chances are that most of it will be relatively easy to secure. The census report is invaluable for statistical data. For most areas census tracts also publish breakdowns of income levels, home ownership, and similar matters. These tracts are available from the government and are usually obtainable locally.*

Most city governments acquire much of this information in the course of their operations and are perfectly willing to make it available to church groups. Planning commissions, zoning boards, and such organizations must have this information in order to function and are willing to share it. Within the last few months a church on the San Francisco peninsula bought an expensive piece of property for a new location, only to discover after work had begun that a portion of the land was about to be condemned for a freeway. This freeway had been planned for some years, but the church was so little interested in the development of its community that it had not

**United States Census, 1950, Vol. III: Census Tract Statistics*, Chap. 49. (Obtainable from U. S. Government Printing Office, Washington, D.C. 40 cents.)

been aware of the fact. The use permit had been granted by the city since the freeway would not actually interfere with the church building; and the planning commission had assumed that the church was aware that it would have thousands of cars a day speeding past its door, but unable to turn off. A little basic research into community planning would have saved this church a poor investment.

The planning sections of Community Chests and United Crusades in the urban areas are also invaluable sources of information. Such groups spend thousands of dollars and employ skilled research technicians to gather information about the communities in which they operate. A few visits to the proper person will provide the clergyman with more information about his community than he could gather in years of research.

Finally, there is no substitute for personal observation of the community. One of the writers, who found himself serving a community consisting largely of immigrants from a Communist country in Europe, was advised by a social-worker friend to spend most of his time "listening and observing." He did so and found that in this way he soon knew more about the community than he could have learned from any number of statistical reports. "Living with your people" is time-consuming, but there is no better way to be sure that one understands the needs of the community.

When the church, through the various methods suggested above, has available a true picture of its physical and cultural setting, it may begin to evaluate its present program and its future course of action. It may well be that this step alone will require months of time and countless meetings and study sessions. It is certain that the answers to questions of program are very seldom easy ones.

First, and basic to any consideration of program, it is necessary that the parish leaders and key members have a common understanding or at least similar views as to the work of the Church in the world. There is no point in pursuing the question of specific programs until at least some agreement is reached here. In the Episcopal Church the Parish Life Conference, sometimes held specifically for members of the vestry, has proven to be of value in this field. Other denominations will doubtless have other methods of confronting their lay leaders with the general question, "What is the basic purpose of the

Christian Church?" It is important that Church leaders spend as much time as may be necessary on this question, for a program founded upon an inadequate theology of the Church will be a house built upon sand. If one member of a governing board thinks of the church as a social club while another has eyes only for overseas missions, and a third is interested only in good preaching, the likelihood of their arriving at a workable program is slight.

One method that has been used to good advantage in awakening whole congregations to the opportunities of the church in its own neighborhood has been the use of small study committees. From a large cross-sectional committee of church members, smaller subcommittees are appointed, each with responsibility in some particular area of the church's life. The committees usually function under the guidance of the official board of the church. One committee, for instance, may be concerned with the church's worship. The number of services held and the attendance at these services, in relation to the size of the total congregation, may be considered by this group. Size and suitability of facilities, hours of service, and things of this nature would all fall within the scope of this committee. Meanwhile, another committee might be studying the religious education program, taking into account enrollments, facilities, and so on. Even questions of curriculum, particularly in relation to cost, would be proper questions for this group to consider. One or even several subcommittees might be necessary to explore the exact nature of the neighborhood and the type of work that would be most feasible. This committee might be subdivided to deal with youth work, work with senior citizens, et cetera. It will draw heavily upon the material that has been gathered in prior research or it may be set to doing a good deal of the research for itself. Another committee would concern itself with long-range maintenance and renovation. Each congregation will also have special problems and opportunities which would call for the appointment of still other subcommittees.

A committee assignment that is often overlooked and that should be most important to any real survey is the task of considering the relationship of the local congregation to its larger church organization, be it diocese, presbytery, conference, or national association. This committee should be most carefully selected and given adequate

help in gathering the information it will need. The ignorance of some laymen in regard to the most basic programs of their national churches is often amazing. Many people are vaguely aware that there is such a thing as a conference or an association—after all, their minister attends it for several days every now and then—but they often have no notion at all as to how the larger church functions, what its purpose is, or how it is financed.

There is a curious stream of parochialism in American life, secular as well as religious. Despite the international origin of the American culture and our nation's leading role in the world, this parochial outlook continues to crop up in curious places and times. Our interest in the problems of other people seems to decline in direct ratio to the distance of the problem from us. It is easier to get people incensed over a local issue than over a national one and easier to gain their interest in a national issue than in an international one.

In terms of the Church's life this means that most members of the local church neither know nor care very much what their denomination may be doing upon the national or international level. Every Episcopal priest has found himself in the position of explaining to an old-time Episcopalian the relationship between his church and the Anglican Church in, for example, New Zealand. We have seen Methodists and Presbyterians express amazement to learn that there are Methodists and Presbyterians in Japan and China, too! And even when they do learn these facts, through the chance visit of a missionary or a national from one of these lands, they still have no very clear idea of the relationship of the local church to these far-distant ones. In a highly structured church organization, such as that with which the writers are familiar, there exist both diocesan and national organizations, with boards, funds, departments, divisions, executive secretaries, and so on down the list. It is a rare Episcopalian indeed who even knows what his National Council is, and far rarer is the one who has any idea of how it functions.

The answer to this lack of information lies for the most part in improved communication. This must be a year-in-and-year-out proposition, but great strides can be taken quickly by a well-functioning committee. If it is feasible it might even be well to send this committee on a visit to the nearest denominational headquarters. Cer-

tainly it should be provided with all the literature and information that can be obtained.

The end result of too little information in this area is found in an increased parochialism in which the individual congregation begins to resent the assessments or pledges that it must meet in order to support its denominational structure. One of the writers remembers making a call upon a family that had suddenly cut its pledge in half. It transpired that the head of the family, in going over the church budget for the year, had asked another layman what the "Episcopal and Convention Fund" was used for and had been told that it was for "the bishop's salary and one or two other things!" A little simple arithmetic had convinced him that the bishop was being paid somewhat more than the President of the United States, and he had decided to protest this state of affairs by cutting his pledge! When he discovered that, in addition to the bishop's salary, the entire expense of operating a large diocesan headquarters, with attendant salaries, office expense, and building maintenance, was involved he was able to see that his pledge was needed after all!

Many denominational headquarters have operated on the theory that it is, if not immoral, at least a bit questionable to spend very much money on "inside publicity," or the interpretation of its activities to its own people. Even some churches that have spent large sums for brochures and advertising to reach nonmembers have felt that they could spend little or nothing on publicity meant for their members alone. While inside publicity can certainly be overdone, it would seem that a certain amount is not only desirable but necessary if understanding of the church's program is to be achieved. Denominational headquarters would be well advised to consider the possibility of producing at least one promotional piece, brochure, film, or something of the sort each year for the specific purpose of acquainting the members of the local churches with their work. They have no right to expect Church members to be well informed if they have taken no steps to inform them.

After each of the subcommittees has functioned to full advantage, the group should again meet as a committee of the whole to prepare a report for the general congregation. If these committees have been well staffed it may well be that forty per cent or more of the congrega-

tion has been involved in the study already. Some committee members will have espoused certain aspects of their committee's work with a great deal of personal fervor and will be ready and willing to present these aspects of the program with enthusiasm. The net result of the activity of the committees then is twofold: the information has been gathered and, perhaps more important, the congregation itself has become deeply involved.

We have purposely omitted mention of a finance committee up to this point, and for this there is a reason. All too often when a certain group is appointed a finance committee it tends to act in terms of proposing specific budgets. This is not one of the purposes of the study committee as we recommend it. The report of the subcommittees should be given to the congregation in terms of deeds—the things that the church should and could be doing in its life. The official board will have time enough to determine how the funds will be used after the pledges are all in. Perhaps a more accurate way to express it would be to say that the entire large committee is in a sense a finance committee. It is making its recommendations. It is up to the congregation through its pledges to accept or reject these recommendations.

There is another method of disclosing the need of the church to its membership, which has proven effective in many places. This is the method in which a series of informal parish meetings is used to acquaint the entire parish with the work done by a relatively small study committee. The information needed for this method is the same as in the plan discussed previously; the difference is that the information is gathered by a small committee, perhaps by the official board itself, and then shared with the rest of the congregation during the course of the parish meetings.

The secret of success in this method lies in careful planning and good presentation. The findings of the study committee should be reduced, insofar as possible, to "flip charts" and graphs for easy and understandable presentation. Essential to the whole plan is the securing of adequate representation at the meeting, and this also is a matter of careful and detailed planning.

Enough meetings should be scheduled (perhaps five in all) to allow for attendance at one of them by at least half of the families in the

church. If a meeting is scheduled for each night of a particular week every family will probably find one meeting it can attend. Announcement of the schedule of meetings and an invitation to attend should be sent to every family in the church. During the week prior to the meeting, a caller or group of callers should telephone every family on the church's rolls to find out which night it plans to attend. These callers should be carefully trained in presenting the program, since they will find that most of the people contacted do not, on the basis of the first announcement, plan to attend at all! It has been found, however, that the fact of a telephone call is enough in most cases to make the difference. It is easy to throw away a letter, hard to say "No" to a friend on the phone!

The Episcopal Church has published a brochure entitled "Adventure in Christian Giving," which outlines a possible agenda for such a meeting. In brief, the agenda should cover the presentation of the church's needs by those who have studied them, a presentation or a suggestion of a giving standard, and ample opportunity for discussion of the needs and the standard by those who attend. Any clergyman who is familiar with his congregation will probably be able to work out the specific format which will be most effective with his people. The point of these meetings is to allow people to become involved in the church's needs through discussion of them with fellow church members and to help them explore together the standard upon which Church giving should be based.

The advantages and disadvantages of the two methods may easily be compared. The group-study method tends to be more accurate and involves a greater number of people in a far deeper way. On the other hand, it is lengthy and may prove somewhat difficult to implement and maintain through several weeks of operation. The meeting technique is much faster and enables the governing board to have more control of the materials that will be presented in terms of needs. The personal involvement of the people themselves, however, is much less.

Regardless of which method is used, or even if another method entirely is developed, the important thing is to see that as many church families as possible have some understanding of the task that is facing the Church in their world. As we have stated, if there is any theme

running through our entire method, it is the theme of "communication." And here is communication in its most important aspect. Until a family is confronted with and convinced of the importance of the Church's work, that family will not be able to make a good pledge. When it knows what the Church is trying to do, the likelihood is much greater that it will want to help.

VIII

Evaluating the Congregation

WE HAVE SPOKEN OF THE NECESSITY IN ANY CHURCH CANVASS OF evaluating the individual congregation in terms of its potential giving ability. We have also explored some of the taboos that surround the whole question of individual giving and have considered the emotional value attached to some of these. In the light of these taboos the question of evaluation is apt to become one of the most delicate matters in connection with the church canvass. Either the pastor and his committee will be led into the trap of easy generalization, with its attendant inaccuracies; or in their desire for accuracy they will find themselves accused of being busybodies, of attempting to "judge" their congregation in terms of its financial worth, or of asking questions that are "none of their business."

There is no easy answer to the problem of interpreting to the congregation or, for that matter, to the canvass committee the need for accurate analysis. Most of us are so convinced of the private nature of financial information that any approach is certain to cause some misunderstanding. It would seem, however, that a calm, dispassionate presentation of the reasons behind the analysis and its value to the congregation will do as much as anything to allay the fears that are sure to be expressed.

In recent months the authors have seen reports on two different congregations, each of which demonstrates graphically one of the dangers that lie in overlooking the necessity of proper evaluation. The first of these was a new congregation which had been formed at the request of a number of residents of a small rural community. In the first flush of enthusiasm and in order to get the project started, the

members of this group had pledged a sizable, indeed spectacular, sum of money for the church's initial two-year period. With these pledges in hand and feeling assured of success, the congregation built a new church building, arranging for a construction loan for the completion of the project. The optimism that characterized this group will be seen when we say that it would have had to continue its giving at the initial rate for a period of seven or eight years in order to repay the loan in full. An initial evaluation of the congregation would have revealed the following things: (1) There was very little opportunity for increase in the size of the congregation since most of the "potential" members were already part of the original group. (2) The members had "overpledged" in their initial effort, some of them giving considerably more than ten per cent of their total income. They had been able to do this only because they thought of it as a one-time effort, and in many cases they had drawn on capital and savings to make the gift possible. They had neither the ability nor the real intention of continuing to give at the same level.

Had the congregation proceeded on the information it would have gained through such an evaluation, it would have been spared serious trouble later. They could have built a less ambitious church plant, borrowed a smaller sum, and repaid the loan with no particular difficulty. As it is, the congregation, committed to a staggering debt, has already become dependent upon its denominational headquarters for month-by-month support. Many of the original members, disillusioned by this fact and discouraged by the congregation's failure to live up to its promising beginnings, are starting to drop out, either to join other churches or to return to non-churchgoing habits.

Another and directly opposite type of problem is revealed in a study of a medium-sized parish located in an upper-income area of a large western city. At first glance, this church's giving record would appear to be outstanding. It is able to maintain a beautiful and expensive building, to pay the full salaries of a pastor, an assistant, and a custodian, and to employ on a part-time basis a director of Christian education and a choir director-organist. It undertakes numerous projects calling for sizable expenditures, and it has had no financial problem of any kind for many years. Its buildings are paid for, a fund is established and growing to provide for building replacement when it

becomes necessary, and the present buildings are adequate for the congregation during the foreseeable future. In addition to all this, the church has been able to make an outright gift of several thousand dollars each year for the past several years to its denominational headquarters to be used for mission work. This gift is in addition to its normal missionary assessment, which it also pays in full. On the face of it, this church would seem to have an outstanding record and to be expressing in a most Christian way its concern for congregations less fortunate than itself.

The fallacy in this impression only became apparent when, at the suggestion of the minister, a full-scale evaluation of the church's potential giving was made. This survey revealed that while everyone was aware that the neighborhood was a "privileged" one, no one in the church had realized just how privileged! Discreet inquiries revealed that in a number of cases the income of the individual families was several times the figure the pastor had casually suggested. A cross-check with Chamber of Commerce figures for the same area indicated that family for family the wealth, earned and inherited, was as great as that of almost any urban area in the United States.

When all of the figures had been digested and tabulated, it became apparent that the giving of this congregation in relation to its actual income was almost exactly equivalent to that of many of the "poorer" missions and only half that of a so-called "slum" congregation in another part of the same city. Misled by the total cash amount of these "token" gifts, the rector of the parish had supposed that his was a congregation of stewards. Actually they were giving at what was for them a minimum level!

These two examples should serve to illustrate the necessity of knowing both the limitations and the abilities of a given parish church. Anyone who has been in the Church for any period of time can multiply them. There have been countless churches that have found themselves in serious trouble because of overextension; there have been many others that have become moribund through failure to demand enough of their members.

There are a number of methods of arriving at the potential giving ability of a parish. The three methods that we shall discuss would seem to be the most useful in the greatest number of cases. In some

parishes special factors may make another method desirable. The important thing is to achieve as much accuracy as possible with a minimum of embarrassment or resentment on the part of the people who must take part in the evaluation. Whatever method is used the importance of the step itself cannot be overstated. To attempt to put a congregation on a sound financial basis without an accurate knowledge of its circumstances is simply to "fly blind." There is no standard or criterion of accomplishment except that provided by the giving potential itself.

The most accurate method that can be used is that of the actual review of the parish, family by family. This method is best carried out by the official board of the church and presupposes a good knowledge of the families in the congregation by the board members and the minister. While it is impossible for this group to know the actual income of most of the individual families, it is surprising how close such a method may come to being accurate in the aggregate. As a matter of fact, where cross-checking has been possible, the figures have proven to be somewhat conservative. If the people taking part in the review are in business themselves and have a good idea of the salaries paid for certain types of work, prevailing union scales, and so on, the method will probably be very nearly accurate, at least nearly enough so for all practical purposes. It is perhaps better to be slightly conservative in any case.

The actual mechanics of this type of evaluation are relatively simple. By way of advance preparation a "family card" should be prepared for each family in the congregation. This card, which should be 4 by 6 inches for easiest handling, should have upon it the family's name, address, current giving record, and nature of employment. This last information should be listed as specifically as possible, e.g. "assistant cashier, First National Bank" rather than "banker." This information will probably have been obtained by the clergyman during the course of his parish calling. If it is not known, there is no reason not to telephone the family and inquire. If it is made clear that this information is for the parish records it is unlikely that any family would object to such a call. In some evaluations it has been found helpful to use differently colored cards for current givers

and nongivers. This is especially useful if there is a large proportion of the latter.

It is also helpful if the cards are code-numbered in an upper corner. The most efficient way to do this is to number the cards within their alphabetical listing. That is to say, all names beginning with A would be numbered A-2, A-4, A-6, et cetera. B names would be B-2, B-4, and so on through the list. As names are added during the canvass, they may be given the odd numbers: A-3, A-5, et cetera. This may seem like an unnecessary refinement, but it is actually a great aid in handling the cards. Then no matter how much they are shuffled they can be returned to alphabetical order without the trouble of realphabetizing them each time.

Also to be prepared in advance are a series of cards showing in large figures the probable income brackets—for example: “\$5-6000,” “\$6-7000,” et cetera. The clergyman and his committee will undoubtedly know what brackets are appropriate and likely to be needed. If the congregation is of a fairly uniform income level, it may be advisable to make the categories smaller—for example: “\$5-5500.” Usually, however, the information available is not precise enough to make use of small brackets.

On a large table at the front of the room where the committee is to meet, these income-bracket cards should be arranged in order, with the lower brackets to the left of the people facing the table. The category cards should be fitted with “feet” or stapled to another card in an A shape so that they will stand up on the table. The figures should be easily legible to the committee members.

The evaluation session begins when the chairman of the meeting gives those present their *own* cards and asks them to write their income category on the back. If the way has been prepared carefully and the group understands the purpose behind the evaluation, they should feel no embarrassment at being asked to do this. Note that they are to give only the *category*—not the specific income figure. When the chairman receives these cards back he sets them aside without referring to them for the time being.

The next step—and it is a lengthy one in a large congregation—is to go through all of the other cards, name by name. The chairman will read a parishioner’s name, and the group will suggest what

category his card should fall within. As this process begins, considerable hesitancy is likely to be in evidence. People do not wish to appear as though they have this kind of information, and there may be a large number of "unknowns." These should be placed in a separate stack for future reference. As the process goes on, however, and as the objective nature of the task becomes more apparent the men will begin to volunteer information. "If he's a linotype operator he probably makes about \$500 a month." "My brother-in-law does the same kind of work, and it pays \$8000 a year." "Union scale on that job is \$2.25 an hour." Before long it will become apparent that someone in the group has at least some information about almost every family in the congregation, either through personal knowledge or through knowing something about the work done by the head of the family.

Each card is stacked behind its proper category card until the entire list has been sorted and all of the cards are in their proper piles. It is then a good idea to return to the "unknowns" and run through them again. Usually by this time the group will feel more easy in assigning many of them to the proper categories. If a few genuine "unknowns" are left when the process is finished, they may safely be assigned to the "average" pile for the parish, which will be fairly apparent. Usually this will be the largest pile and in nearly every parish will be in the neighborhood of \$5000 to \$6000. Obviously this process may lead to mistakes in the case of an individual family, but it will probably even out in terms of the parish potential as a whole. As the final step the chairman should, without reading the names on the front of the cards, quietly place the cards of the committee itself in their proper categories.

There are, of course, a number of ways in which a man's income may be estimated when his occupation is not known or when, as in the case of a doctor or lawyer, incomes vary quite widely within a profession. The most obvious of these ways is to consider the cost of his house. On the average, the cost of a person's house will be three to four times his annual income. While this is subject to great variation, of course, it will do as a rule of thumb where no other information is available.

A note of warning should be sounded in connection with this proc-

ess. There are several ways in which it may break down, and these should be watched for and discouraged if they appear. Often, particularly in relation to the tithing standard, the committee will begin to realize that the potential of the parish is going to be calculated at ten per cent of whatever total figure the cards add up to. With this in mind they tend to become protective of their fellow members and to estimate their income not in terms of reality but rather in terms of what they think the family will actually give. The chairman should not hesitate to step in if he feels that families are being placed in too low a category. If he is wrong, no harm is done since fuller discussion will reveal the fact. We have seen card-sorting sessions in which practically the entire parish was listed at least one category too low. Often, for instance, it will begin to appear that the average income for the parish is significantly lower than that of the community as a whole. Unless this is known to be the case, it is well to stop the meeting at this point and point out the trap into which the group is falling.

Another thing to be avoided, if possible, is discussion of the situation of an individual family, apart from actual income. Where there has been illness or unusual expense in a family, and this is known to the committee, it will often try to place this family in a lower category, obviously with protection of the family in mind. It may well be that this family will be unable to give any sum approaching its potential; this does not alter the fact that its potential is the higher figure. Since there are some people, usually in the higher income brackets, who may be able to give more than their "potential" as the term is used in this process, it is better to be as accurate as possible and let the inaccuracies cancel each other out.

Finally, the chairman of the meeting should be aware that members of the committee will, if they follow the usual pattern, tend to "low-rate" their friends and to "high-grade" the people they know less well. "I don't know what he does, but he drives a new Cadillac!" may be a helpful statement—unless it transpires that the subject won his car at "Bank Night" at the local theater. If it becomes apparent that the group really knows very little about an individual, it is usually better to place him in the "average" category than to accept someone's optimistic guess based upon insufficient evidence. It is ob-

viously safer for the parish program, and less discouraging as well, if the calculated potential is too low, rather than too high.

When all the cards are placed as accurately as possible, the group may then calculate the giving potential of the church. In terms of this program the potential is simply ten per cent of the total income of the members of the church, as revealed in the card-sorting process. For easy calculation, one may remember that a tithe is almost exactly \$2 per week per \$1000 of annual income. Thus, if there are twenty cards in the \$5000 income group, a simple multiplication ($\$5000 \times 20 \times .002$) will give the figure of \$200 per week—the potential level of giving for the families in this particular bracket. While there are many ways to do the arithmetic, we strongly suggest that all potentials and results be figured on this “per week” basis. For a number of reasons it seems to be easier to use weekly figures when interpreting this material to the congregation. When the arithmetic has been done, the total weekly potential income for all categories should be added and placed upon the board. In most cases it will be a surprising total indeed!

The other two methods of figuring a congregation's potential can be dealt with very briefly. The first method simply involved following through with the data that has been collected for the survey of the parish's work in its community. If this work has been done carefully the data gathered will come from such sources as census figures, marketing surveys, school population extrapolations, and Chamber of Commerce figures, some or all of which will include precise calculations of the average income of the community in which the church is located. If, for instance, the Chamber of Commerce states that the average income for the families in the community is \$5000 per year, this is very likely to be the average income for the families of the church as well. If the church families are not a typical cross section of the community but tend to be above or below the average in earning power, this fact will probably be known to the minister and his committee. They should then be able to estimate how significant the variation is and to adjust the figure accordingly. The average yearly income multiplied by the number of families in the congregation and divided by ten will then yield the yearly potential for the parish. If the original data was accurate, this method is quite satisfac-

tory insofar as the total potential is concerned. It will obviously tell nothing at all about individual potential within the congregation.

A final method, and the simplest, is just to estimate the average income of the parish and do the necessary arithmetic. If the estimate is well founded, the result will, of course, be accurate enough for all practical purposes. The difficulty is that the estimates, unless they are made by someone who has real knowledge of the community, will almost always be low and usually significantly so. In a recent survey conducted by the writers in connection with their professional employment a rector and his vestry estimated that the average income for their parish was \$5000 per year. Since the church was in a community that had published its income figures, and these stated that the income for the community at large was in excess of \$8000, the writers felt that this estimate was far too low to be considered accurate. Application of the card-sorting method soon revealed that in fact the constituency of this particular parish had a somewhat higher income than the community at large and that the estimate by the rector and vestry was nearly \$4000 lower than it should have been! The difficulty in this sort of guesswork seems to lie in the fact that the church boards are so accustomed to low-level performance that they are unable to realize the tremendous gap that exists between the actual and the potential.

In comparing these three methods in actual use, we would strongly urge that when an actual canvass is contemplated the longer method of card sorting be used. There are a number of reasons for this. In the first place, it gives a far more accurate picture of the congregation, revealing not only the total potential but categoric and individual potential as well. In comparing potential with actual giving, it is valuable to know not only the discrepancy between the totals but the discrepancies in the various categories. One may discover, for instance, that the low-income families are giving nearer to their potential than are the high-income ones. If this is the case it may suggest certain special emphases to be followed in the canvass itself. Perhaps the most important purpose to be served by this card-sorting method is that of involving the committee and convincing it of the feasibility of the entire method. "Average-income" figures tend to remain in the realm of dry statistics, but when a committee had care-

fully considered the actual income of its member families these figures begin to have new meaning. A potential figured upon an "average income" may astound a committee, but the members will have considerable difficulty in realizing that this is a real potential. If they arrive at the same figure by means of specific income, it becomes "their" figure and they are far more likely to be committed to the idea of its possibility.

Assuming then that the long method has been used, the next step is to continue the evaluation of the congregation in terms of present giving habits so that a comparison can be made. Even if the shorter

ANALYSIS OF BUDGET GIVING LAST FISCAL YEAR

From—, 19— to—, 19—

Weekly Amounts	Number of Families	Total Weekly Amount
\$.25 and under		
\$.26—\$.75		
\$.76—\$1.25		
\$1.26—\$1.75		
\$1.76—\$2.25		
\$2.26—\$2.75		
\$2.76—\$3.50		
\$3.51—\$4.50		
\$4.51—\$5.50		
\$5.51—\$6.50		
\$6.51—\$7.50		
\$7.51—\$8.50		
\$8.51—\$11.		
(Itemize Amounts over \$11.)		
TOTALS		

methods have been followed it is well at this point to analyze present giving habits, although the comparison will not prove so valuable. Probably the simplest and yet most helpful method is to copy the preceding chart on a blackboard in advance of the meeting and to fill it out in the presence of the committee. The church treasurer, of course, will be asked to do the actual research in advance, and his figures then need only be transferred to the blackboard itself.

The chart itself is reasonably self-explanatory. The treasurer will simply count the number of families currently pledging in each bracket and list this number in the second column. The total of all pledges in the bracket is placed in the third column. The grand total of the second column will indicate the number of pledging families in the church, and the grand total of the third column will equal the total weekly pledge to the church's budget.

Now for purposes of comparison make a similar chart in which will be entered the *potential* income. For this chart it is necessary to translate income into pledges; that is, cards in the \$5000 income group will be listed on the chart at \$10 per week, \$6000 will be listed at \$12 per week, and so on. In the typical congregation there would be very few families whose potential is less than \$6 per week, and it may be well to lump these together in one bracket. A comparison of the two charts in a typical congregation of two hundred families might look much like this:

POTENTIAL GIVING RECORD

Weekly Amounts	Number of Families	Total Weekly Amount (Average)
Under \$6.00	3	\$13.00
\$6.00-\$8.00	3	\$21.00
\$8.00-\$10.00	19	\$171.00
\$10.00-\$12.00	91	\$1,001.00
\$12.00-\$14.00	74	\$962.00
\$14.00-\$16.00	7	\$105.00
\$16.00-\$18.00	3	\$51.00
TOTALS	200	\$2,324.00

ACTUAL GIVING RECORD

Weekly Amounts	Number of Families	Total Weekly Amount
\$.25 and under	6	\$1.40
\$.26-\$.75	10	\$6.20
\$.76-\$1.25	71	\$74.50
\$1.26-\$1.75	62	\$87.00
\$1.76-\$2.25	9	\$19.00
\$2.26-\$2.75	7	\$17.00
\$2.76-\$3.50	5	\$16.20
\$3.51-\$4.50	3	\$13.00
\$4.51-\$5.50	2	\$10.00
\$5.51-\$6.50	1	\$6.00
\$6.51-\$7.50		
\$7.51-\$8.50	2	\$16.00
\$8.51-\$11.00		
(Itemize amounts over \$11.)		
\$13.00	1	\$13.00
\$17.00	1	\$17.00
TOTALS	180*	\$296.30

*Twenty families have no pledging record.

In the above chart, of course, the second column will, when totaled, equal the number of actual members on the parish rolls, and the third column will equal the potential income as revealed in earlier calculations.

To a group using this method for the first time, the results may come as somewhat of a surprise. For this reason it may be well to indicate what sort of result may be expected. While the results will vary widely from congregation to congregation and from denomination to denomination, the writers have found that, in their denomina-

tion at least, a fairly common pattern tends to emerge. The preceding hypothetical chart is typical of Episcopal congregations. First, in nearly every congregation we have surveyed, the actual giving figures are highest in the \$.76-to-\$1.25 and the \$1.25-to-\$1.75 brackets. By contrast, when potential giving is listed, the majority of families tend to fall into the area of \$10 to \$12 per week. This means, of course, that, generally speaking in the Episcopal Church at least, the actual total giving of any given congregation is usually slightly more than ten per cent of its potential. This experience is borne out in statistics of national Episcopal Church giving levels as compared to the average income in America as a whole.

Another factor, which obviously will vary widely from church to church, is the number of families on the parish rolls who have no identifiable giving record. Many of these families presumably contribute to the church on a "loose offering" basis, but this cannot be counted as a real church pledge. If the number of such families is quite high, the difference between potential and actual pledges will, of course, be increased. Even a church with a well-established stewardship program will probably have as many as ten per cent of its members in the non-pledging category. When the figure is much higher than this, however, or when families remain in this category year after year, it is a sign that the stewardship teaching is at fault.

When the evaluation has been completed and the charts filled out, what then do we really have? None but the most naïve would suppose that when the congregation is confronted with its potential giving ability it will immediately change its ways and measure up! Unfortunately there is no easy formula to determine what percentage of its potential a congregation is likely to give as a result of one concentrated campaign. The chart shows fairly accurately what the income of the church would be if the congregation were indeed a congregation of tithers. But what is its effective potential? How close to this tithing standard is a congregation likely to come?

The answer to this question, of course, is subject to a great many factors. Where is the congregation now? How many campaigns has it undergone? Has it had good stewardship teaching year in and year out, or is the present venture a first-time affair? How thoroughly committed to the tithing standard are the minister and his official board?

How willing is this group to witness to its commitment? All of these things will affect the success of any canvass.

The experience of the writers, as noted above, has been almost entirely in churches that are undertaking a stewardship program for the first time, at least on the basis of these principles, and that are for the most part giving on a level of about ten per cent of their potential. Assuming that this situation or a similar one will hold true in a majority of congregations, it seems worthwhile to report certain conclusions we have drawn from work in churches of this type. In general, a campaign of the sort we shall describe in the following chapters will raise the level of giving in a church from 10 per cent of its potential to approximately twenty-five per cent. In special cases where some particular need, such as a new building, is felt, it has been raised to some thirty-five to forty per cent of potential. Newer congregations will usually raise their giving level more spectacularly than will the older established ones. A second canvass, a year later, with follow-up canvasses of new families in between, will add another ten per cent to the figures as a rule. Each succeeding canvass will probably add somewhat less percentage-wise as the number of full tithers increases. The new figures available from within such denominations as the Adventists and the Latter-Day Saints, which think of themselves as "tithing" churches, indicate that even here, while most of the members tithe, a sufficient number do not to keep the total figure from ever rising above perhaps eighty per cent of the potential of any given congregation. It is also apparent, incidentally, that even "tithing" denominations experience considerable variation from congregation to congregation, which points out again the importance of teaching on the local as well as on the denominational level. To generalize, we conclude that almost any congregation can in one carefully conducted canvass raise its giving to at least twenty-five per cent of its potential; and that a church may hope, over a five-year period of careful teaching, to see its giving level reach from sixty to seventy per cent of a full tithe.

A congregation that already has a significantly higher giving record than the ones with which we are familiar would probably not experience so sharp an increase, since presumably a good deal of stewardship teaching has already been done. It is well to remember,

however, that there are few congregations, regardless of their current giving records, that would not benefit from a thorough, consistent stewardship program. As we have seen, no American denomination has produced figures to which it can point with pride, except in relation to another denomination which is not doing even as well.

To sum up then, we may expect that the evaluation step preceding the canvass will accomplish the following things: It will make the minister, the board, and the people themselves aware of the potential that actually lies within their grasp; and in some cases this information alone has transformed the mood of a canvass group from doubtful pessimism to hopeful optimism. It will furnish the official board with real information which it can translate into answers to such questions as "How much do we dare to borrow?" It will furnish a criterion—indeed the only possible one—for measuring the success of the stewardship program. And finally it will provide both minister and people with information about themselves that cannot be gained in any other way.

IX

Canvass Organization and Administration

INsofar AS IT CAN BE DONE, A CHURCH CANVASS SHOULD BE organized as a separate administrative entity. If possible it should have its own secretary; if the parish secretary must serve she should be freed from other duties as much as possible. Separate supplies, office space, and equipment should be provided. While these things may be part of the office equipment of the parish, they should be "detached" during the canvass period in order that no delay shall ever occur on the canvass calendar. In short, the parish should make the canvass the primary piece of church business throughout its duration.

Most church canvasses are poorly organized. There are a number of reasons for this, but lack of leadership looms high among them. Canvass organizations approach their task with good will, but this is not enough when there is no one to direct it. Very few congregations boast experienced fund raisers, and it is seldom that a canvass is put together properly. Sometimes they are allowed to run on for weeks and even months because no one is responsible for seeing that the canvassers finish their work. Some families are not canvassed at all, no final report to the congregation is made, and the whole enterprise ends in confusion. This kind of canvass can hardly avoid ending in failure as well.

A good church canvass should, above all else, be organized from beginning to end. Americans are used to smoothly running organizations, and they operate best within such frameworks. Lack of organization at the planning level will soon make itself felt throughout the whole organization. In order to avoid this, there must be a canvass

plan. In the following chapters we shall discuss this plan in detail and offer in outline a plan that may be fitted to any congregation. This outline has been thoroughly tested in many different types of congregation. While some variations are possible they should be made very carefully and only in the face of urgent considerations. Any congregation that will follow the outline to the letter will not go far wrong.

The first consideration is one of time. Many otherwise good canvasses have been spoiled by an attempt to conduct them too hastily or, conversely, by letting them drag out until all enthusiasm has been lost. Experience suggests that a canvass cannot be carefully and thoroughly prepared and carried out in less than four weeks. The four-week period has proven ideal in congregations of three hundred families or less. In larger congregations more time may be needed, but not a great deal. The largest congregation should be able to complete a successful canvass in not more than six weeks if the proper number of workers is enlisted and if the schedule is rigidly adhered to.

The official board should determine far in advance (three months or more if possible) the canvass dates, and the church calendar should be cleared to give priority to the canvass. Once the time is set the canvass calendar should be filled out. By doing this well in advance, the men involved can clear their own personal calendars and be free to give their time to the canvass.

The following calendar is suggested as a good one for most situations. It is this calendar to which we shall refer in the following chapters. While variations are, of course, possible this calendar will help to maintain the proper relationship between the various events. Therefore, variations should be made only after proper consideration of the points involved.

Certain preliminary work should be done before the canvass begins and will not be included in the canvass calendar. The committees that have been exploring the Church's mission will have completed their work and will have reported to the congregation or, alternatively, will be prepared to make their report at the parish meeting during the canvass period. The evaluation of the congregation will have been completed by the official board, and the results of this evaluation will be available. Long before the canvass the govern-

	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Week 1	1. Canvass Begins — Do Paper- work	2. Finish Paper- work — Mail 1st Letter	3. First Canvass Meeting	4. Canvass Official Board	5. Second Canvass Meeting	6. Workers Pledge Period Starts	7. Hostess Meeting — Mail Invi- tations to Parish Meeting
Week 2	8.	9. Third Canvass Meeting	10.	11. (Other meeting as necessary— complete canvassing of canvass organization) Call Families re Parish Meeting	12.	13.	14.
Week 3	15. Fourth Canvass Meeting (training session)	16.	17.	18. Parish Meeting — Distribute Brochures	19.	20. (Canvass of con- gregation begins)	21.
Week 4	22. Report Meeting	23.	24.	25. Report Meeting	26.	27.	28. Report Meeting
Week 5	(Report meetings as necessary to finish canvass of large congregation—continue to schedule approximately every third day.)						
Week 6							

ing board, in consultation with the minister, will have chosen a general chairman, perhaps one of their own number, to head up the canvass. This choice should be made with great care and with the qualifications to be listed in Chapter XI well in mind, for much of the success or failure of the canvass will depend upon him.

The first three days of the actual canvass period should be devoted to the paperwork the canvass will require. Before the first meeting is held, it is imperative that certain things be done. There will be no time for doing them later. In a larger congregation allow more time, of course, but in any case be certain that the work is done and in order before the canvass begins.

The secretary's first task will be to complete the family cards. These will already have been made in connection with the evaluation described in the last chapter, but one thing remains to be done. This is to record on each family's card the pledging category within which it fell during the evaluation process. For instance, if the family was placed within the \$5000-to-\$6000 income bracket, the secretary will now record a probable giving ability of \$10-to-\$12 per week. When at the close of the canvass the family's actual gift is recorded on the card, the church will have a permanent file to which it may refer in future evaluation sessions. A sample family card is shown in Appendix I, and it is suggested that this form be followed. When the family cards have been completed, they should be refiled alphabetically.

The second task of the secretary will be to fill out the pledge cards to be used, entering the name and address of the family in the proper spaces. While it is simpler to give the canvassers blank pledge cards and let them fill them in as they make their calls, it seems better to have this done in advance. In this way a cross-check is possible to make sure that all families have been reached, and the general impression upon the family itself is one of efficiency. Many denominations supply pledge cards to their churches, and we are assuming that these will be used. Actually, we would recommend that a pledge card be printed locally for special use with this type of canvass. A sample of a pledge card that has worked well may be found in Appendix II. One advantage of this type of card lies in the stub which is provided to insure a record of the canvasser to whom the card has

been assigned. It takes but a few minutes at a canvass meeting for the canvassers to initial the stubs and return them to the secretary. She may then make an appropriate notation on the family card, and there is no chance of cards being lost. Incidentally, if a previously filled-in pledge card is not used another set of cards will have to be made for assignment to the canvassers. If the pledge card is filled in in advance, it can double as an assignment card.

Finally the secretary should prepare on stencils and mimeograph a quantity of "flat lists" of the parish enrollment. The number needed will depend upon the size of the congregation, probably about one list for every five families. These will be used by hostesses in planning for the congregational meeting and in other ways. Many churches have found it worthwhile, as long as stencils were being cut anyway, to provide these lists for everyone in the parish. They are useful in many ways to officers of the parish organizations and others. These flat lists should include family name, address, and telephone number. In some cases it has been found helpful to include the wife's Christian name as well:

Jones, Mr. and Mrs. John (Mary)
2321 Blank Drive,
HEmlock 1-4235

Other supplies and equipment needed for the canvass will probably be found in the church office. It is well to make sure that the mimeograph is in good running order and that a sufficient supply of paper, pencils, staples, paper clips, et cetera, is laid in in advance.

The first canvass meeting will be held on the evening of the third scheduled day of the canvass. Thus if the secretary has begun her work Monday morning, this meeting will be on Wednesday night. It will be attended by all of the members of the official board, session, vestry, or whatever the governing group is called, and by the general chairman. If any other key workers have been chosen (see the organizational table in Chap. XI) they also should be urged to attend. If the evaluation sessions have been properly carried out this group will be quite familiar at this point with most of the aspects of the canvass plan. If there are men present who have not previously met with the

group, they should be given a brief summary of the evaluation meetings and the information they revealed.

The purpose of this meeting is to review all matters relating to the canvass, including the calendar, the interpretive material that is to be used, and the tithing standard itself. Usually it will be well for the minister and the general chairman to meet in advance and to discuss the theological background of the standard. It often transpires at this first meeting that, despite the evaluation session and the discussion of tithing which inevitably took place there, the group has not really accepted it or is beginning to have doubts. The purpose of this meeting is to talk these things out and to make sure that the group shares a common understanding of the task that lies ahead. This is the time when doubts should be aired, objections discussed, and fears quieted. Nothing is more disastrous to a canvass than to have members of the official board of the church express their objections to members of the congregation after the canvass is already under way. On occasion it has even been necessary to adjourn this meeting until the following evening in order to allow for full discussion of every point. If this extra meeting is needed, hold it by all means! It is absolutely essential to the canvass that the leaders of the church are wholeheartedly in agreement with the principles involved. Incidentally, the minister, while he should beware of dominating this meeting, should not be afraid to exercise his teaching function. He is the one who is trained to speak on theological points; and now is the time for him to do so should it be required. The meeting, of course, should be chaired by the general chairman of the canvass.

The fifth day of the canvass should see the second meeting, to which all potential workers are invited. It is important to note that these are still "potential" workers—they are not at this point qualified workers. Qualifications will be discussed fully in Chapter XI, but basically no worker is qualified until he has accepted the standard in principle and has made a pledge that is a good pledge for him. Thus it will be necessary to invite to this second meeting more people than are actually needed in the canvass. Some unfortunately will not qualify, and some, when they have heard the canvass plan, will prefer not to serve. No one should ever be put in the position of serving

against his will; it is better to have fewer canvassers than to send people out who are not wholeheartedly in agreement with the plan.

Names of potential workers should be chosen either by the minister and general chairman or by the entire board at its first meeting. They should be chosen from the ranks of those who are already substantial pledgers in terms of the congregation's present giving level. If it is felt that a person is likely to refuse, at least do him the courtesy of allowing him the refusal. Also, the board should not waste its time deciding whether a certain person will be a good canvasser. If he is committed to the program and makes a substantial pledge to it, the training he will receive will make him a good canvasser. Our own experience, as well as that of the several professional fund-raising organizations, suggests that in general men make better canvassers than women. While some of these organizations refuse to consider women canvassers at all, it seems better to suggest that they be kept to a minimum. If a woman member of the congregation is herself a tither or in other ways seems ideally qualified for the work, it would be well to ask her to serve.

When a list of names has been chosen—and it should probably contain at least twice as many names as will be actually needed—the members of the church's governing body should be assigned the names for the purpose of personal invitation. It is very seldom that a general appeal or a mail appeal for canvassers is successful. A general appeal will often attract those who are most unlikely to qualify. A mail appeal lacks the personal touch which leads to decision. If the official board is committed to this project they will not object to making the ten or fifteen phone calls apiece that will be involved. Of course, in a very large congregation it may be necessary to choose the team captains (see the organization chart in Chap. XI) in advance and allow them to recruit their own teams. If this is done the captains should still be asked to call approximately twice as many men as they expect to need.

The purpose of this second meeting is to communicate to the men who will be doing the actual canvassing the thoughts and decisions that have previously been made by the governing board. Various members of this board should be prepared to make short talks on specific points, and the general chairman and the minister may both

wish to speak on the question of the tithing standard. As in the first meeting, it is now essential that the potential canvassers understand and agree to the principles upon which the canvass is to be based. While it is highly unlikely at this level that the principles will win unanimous acceptance, a full explanation now will save much trouble later on. Those who cannot accept the standard or who object to the canvass in principle will now begin to disqualify themselves. This process must be allowed to take place if the remaining canvassers are to form an effective organization.

At the close of this second meeting the general chairman and others of the official body should be available to begin qualifying canvassers. No such device as the "show of hands" should ever be used for this purpose. Instead, structure the meeting in such a way that the potential workers may approach the officials individually and signify their willingness to take part. Often the device of serving coffee and cake, with its attendant informal fellowship, will accomplish this purpose. The names of all those who signify their willingness to continue should, of course, be recorded and kept. At the end of the meeting announce another meeting to be held either three or four days later, whichever is more convenient. Make it clear that attendance at this next meeting will serve as notice that a person is willing to qualify as a canvasser. In most cases a number of men will return who had not previously signified their willingness to serve.

If the governing body has not previously done so, it may hold a short meeting on this same evening to select the remainder of the canvass organization. By this time certain names will begin to suggest themselves for the various posts. All chairmen and captains must be substantial pledgers. In addition, they should be chosen with some reference to their known organizational ability.

On the sixth or seventh canvass day a meeting of the hostess committee should be held. The function of this group of women is to insure attendance at the congregational meeting, which will be discussed later in the canvass plan. The easiest way to secure a hostess committee is to make use of an already existing women's guild, circle, or auxiliary group. The committee should number approximately one woman for every ten families. At this meeting the general chairman will explain to the women the nature of the congregational

meeting and will then ask them each to call ten families and confirm their reservations for that event. A printed invitation to this meeting will be mailed to each family in the church on or before the day that the hostess committee meets. The hostess committee will allow time for these to be delivered and will then call the entire congregation. Each woman will introduce herself to each of her families as its "hostess" for the affair and ask for a firm commitment to attend the meeting. It has been demonstrated that about twice as many people may be expected to attend such a meeting when the hostess committee functions than will attend on the basis of a mailed invitation alone. The invitation is important, too, however, as a written reminder of the date and time. It also serves as advance notice and prepares the way for a hostess' call. Just incidentally, it is upon careful adherence to such seemingly small details that successful canvasses are built.

The third canvass meeting is to be scheduled on either the eighth or ninth day of the canvass and will be an evening meeting again. It is imperative that everyone who has agreed to be a canvasser attend this meeting. If special circumstances render it impossible for the entire group to be present on one evening, it is well to hold a duplicate meeting the following night. This meeting is actually the final check on the canvass organization. If not enough canvassers are enrolled at this time to complete the canvass, the program may not proceed until further enrollment has taken place. Two or three extra days may have to be inserted into the canvass calendar at this point to allow for a repeat of this meeting. No canvass should be allowed to begin until there is at the very least one canvasser for every seven families in the congregation. If it is impossible to obtain this number of canvassers it would be well for the governing body to consider why this is so. Usually it will be found that there is resistance among the congregation to the program. When this is the case it is occasionally necessary to postpone the canvass for a time. More often a few personal calls to key individuals will set the matter right.

The purpose of this third meeting is to review the entire canvass program—remember, some of these people will be attending a meeting for the first time—with special emphasis on the tithing stand-

ard and the enlistment of workers. The agenda may be a partial repetition of the second meeting or, more likely, it will be a continuation of that meeting. The canvassers will have had time to think over the principles involved, and new questions are apt to arise. They should be dealt with in full and in a leisurely manner. At this meeting also, a large chart of the full canvass organization (see Chap. XI) should be posted, with names filled in as fully as possible. All of the canvass officials should have been selected by this time, and the canvassers may be listed within their teams. The relationship of the canvassers to their captains should be explained, and the requirement of report meetings can be detailed.

The final meeting of the canvass organization, which is the fourth meeting in the sequence, should be held on the fifteenth day of the canvass. It will be noted that this allows a six- or seven-day period between the last two meetings, which is a "margin of safety." If extra recruitment is necessary following the third meeting, this allows time for it to be done and even for an extra meeting for new recruits to be held. In some cases canvassers may be trained individually, but it is always better to discuss such matters as the tithing standard within a group. It is essential to the success of the "standard-changing" process that the men and women have an opportunity to arrive at their own conclusions within the framework of a group experience. When approached singly, a person is all too likely to seem convinced rather than to appear so impolite as to argue. Such a person will not make a good "salesman" for the standard.

By holding this meeting on the fifteenth day of the canvass period, the canvassers are gathered together immediately prior to the beginning of the actual canvass of the congregation. The sole purpose of this meeting is to train the canvassers to make their calls. It is absolutely essential that *all* canvass workers attend this meeting—so essential indeed that anyone who fails to attend should not be allowed to canvass.

One of the great weaknesses of the normal church canvass has been the attitudes of the canvassers themselves. Years of canvassing have developed, for many of them, a set of bad habits that presages ill for their success as canvassers. The apologetic approach, the bullying of prospective pledgers, begging, wheedling, and attitudes

like these must be overcome if the canvass is to have the proper effect. Of course, if the canvassers are sincerely convinced of the needs of the church and of the validity of the tithing standard, a great many of these attitudes will take care of themselves. It is still well, however, to deal specifically and at length with the actual techniques involved in a canvass call.

Over the past few years the writers have developed a small manual, called "Steps in a Successful Canvass Call," for use in the churches for which they are responsible. This pamphlet is reproduced in Appendix III of this book. It is suggested that the points in this manual be made the agenda of the last canvass meeting. The actual method of presentation may be left to the ingenuity of the responsible members of the canvass organization. In most places where this has been used successfully, it has been possible to find at least one person, either on the official board of the church or within the canvass organization, who has had some experience in teaching or training adult groups. It is well to make this person chairman of this final meeting and to let him conduct the training as he sees fit. His simplest course is to go through the outline point by point, with discussion on each point. In many cases, however, such trainers have worked out "role play" situations and other forms of the so-called "group dynamics" method of education, and these have been highly successful. We have had particularly good results with these techniques when individual canvassers have acted out canvass calls with others acting the part of a co-operative, difficult, hostile, or interested "prospect." It is very important at this point to prepare the canvassers psychologically for the fact that in any congregation some "hostile" members will be found. Every canvass director has seen canvassers charge out in a mood of buoyant optimism only to return a few hours later utterly crushed by the attitude of one particular family. It is better to warn them in advance that such attitudes will be met.

In this connection canvassers should be reminded that as such they are the "eyes and ears" of the parish. Many of them will uncover resentments that were not previously known to exist—either about some fancied slight by the minister or toward the parish as a whole. The canvassers should be asked to note such situations and to report

them privately to the clergyman. They should never be made part of the canvasser's report at a public meeting. For the peace of mind of the canvassers they should also be reminded that the "pocketbook protection" instinct operates strongly in this area. Every congregation will include those unfortunate people who find it necessary to rationalize their refusal to give or their practice of pledging a token amount. Such rationalizations often take the form of unjust criticism of the minister or the church. Therefore, the canvasser will do well to make a note of the complaint for the clergyman's information, but at the same time to take it with the proverbial grain of salt.

Two points in the manual "Steps in a Successful Canvass Call" deserve special attention and enlargement here. The first is the brief mention in Step Six of the possibility of the canvasser's referring to his own pledge. In canvasses in which we have been involved the most successful canvassers have always been those who willingly do this, particularly those who are calling upon people in their own income brackets. In one canvass in a brand-new congregation, a young man who was an airline pilot simply said: "My salary is \$12,000 per year. A tithe on this amount is \$24 per week, and this is what I am pledging!" In every case this man brought back pledges that while they were not all tithes, all showed that they had been made after prayerful consideration. One of his pledges, for instance, was for \$17.40 per week. When pledges of this size are not rounded off to the nearest dollar, one may be reasonably sure that they bear a real and carefully thought-out relation to the income of the family involved. While it is not necessary that the actual dollar amount be mentioned—and this may be inadvisable in some cases—the same effect can be obtained if the canvasser will frankly say: "I am pledging ten (or seven, eight, or whatever per cent it is) per cent of my income to the church." Prospective tithers appreciate this frankness.

The second point that should be stressed seems like a minor one but is of the utmost importance. This is the point in Step Eight which suggests that the canvasser never leave a pledge card with the family. "A card left is a card lost" is true in altogether too many cases. Many families will ask, with all good intent, that they be allowed time to think it over and will suggest that they be allowed to return the

card by mail. If the card is returned at all, and it often is not, it will almost certainly contain a token pledge. The presence of the canvasser while the card is being signed seems to be an essential part of the canvass process. If a family is insistent, the canvasser should be instructed to explain that the "bookkeeping" system of the canvass is such that he is required to have all of his cards in his possession at all times. If the pledge card is already filled out with the name of the family, he will be able to show it and thus add credence to his statement. If the family insists upon time to think, he should then make a definite new appointment, at which time he will return with the card to be filled out and signed. Our own experience and that of the fund-raising firms has suggested that this is one of the most important single points in the entire canvass method.

Toward the close of the canvassers' training meeting the canvassers should all be provided with a mimeographed schedule of canvass-report meetings. These should be scheduled to occur approximately every third night during the period of the canvass of the congregation. We shall discuss these meetings more fully in their proper place in Chapter XII. It is absolutely essential that they be held, although the first one may, if desired, be postponed until the end of the fifth day of the actual canvass.

In describing the work of the hostess committee, the congregational meeting was briefly mentioned. It is now time to deal with this meeting in full. Because of its nature it should be planned and the date set by the governing board on the very first day of the canvass period. It should be scheduled to occur on the seventeenth or eighteenth day, one or two days after the final canvassers' training session.

If it were our purpose to make a "special brief" for any one particular device, the congregational meeting is the point at which we should make it. It is a technique that is all too seldom used in church canvasses, and yet it is the opportunity for training and teaching that offers more scope than any other feature of the canvass plan. In too many canvasses we have seen, a good plan is set up and the canvassers are carefully recruited and trained. The breakdown comes because, while the smaller group, the canvassers, are thoroughly involved, the congregation as a whole is not involved at all.

Even when a number of mailing pieces are sent, these are easy to ignore and in any case do not have the same effect as a meeting. If one half to three fourths of the congregation can be brought to a particular meeting—and with good planning this can fairly easily be done—the success of the canvass is virtually assured.

If it is at all possible the meeting should take the form of a dinner, and the congregation should be guests of the canvass organization. The dinner may be served either by caterers in the church social hall or in a local restaurant. Above all else, do not ask the women of the congregation to serve the dinner, no matter how accustomed they may be to doing so! Let them be guests, too, this one night, with their minds free to consider the business at hand. In some places it may be possible to arrange with a women's guild from another local church to cater the dinner on a "cost plus" basis. The important thing is to allow the congregation to gather together without having the worry of preparing and serving the dinner themselves.

It is obvious that, in a congregation of three hundred families, this meeting may involve an expenditure of several hundred dollars. In answer to this objection, which is bound to be raised, we can only reply that if ever the old adage "It takes money to make money" had any truth it is in this connection. We would not presume to inquire into the psychological reasons for this, but we know it to be so. In every canvass in which we have been involved the congregational dinner has more than paid for itself in increased pledges. We would beg any canvass committee to consider well and carefully before deciding to omit this step.

If it is honestly felt that such an expenditure cannot be undertaken, the next best thing is to hold the meeting at a later hour and to serve dessert and coffee. Whatever is done, the meeting should be held at tables and in a fairly relaxed atmosphere. In no circumstances should the people be seated in pews or rows of chairs, with no opportunity to converse among themselves. Everything we have said previously about the value of group experience also applies here.

In setting up the meeting the guiding principle should be that of making it easy for every family in the church to attend. A number of refinements may suggest themselves in response to local conditions. One plan that has had good success is that of allowing the hostesses

each to have a table, at which all of the people they have called are invited to sit. Seating may be by individual place cards or by table number, with the hostess giving the families the table number when she calls. If there are a large number of children in the congregation it will be well to have the meeting on a non-school night and to arrange for some sort of child care. Oftentimes a movie, shown in an adjoining hall, will furnish a good solution to this problem. If six o'clock is the hour set for the dinner, the meeting can be concluded in time for the children to return home at a fairly reasonable hour. If the hostesses are able during their calls to provide solutions to all standard objections such as "What shall I do with the children?" attendance at the meeting will be increased.

It is important that the agenda for the congregational meeting be carefully planned and rigidly followed. Special care should be taken to see that each speaker understands his time limit and agrees to it. Each talk should be from ten to fifteen minutes in length and never more than twenty. Enthusiasm dies quickly after the first ten minutes!

While a given congregation may wish to vary the agenda to meet local conditions, the following suggested program has worked well in a number of canvasses. Each of the speakers should be a layman, carefully chosen and well briefed in the details of the canvass plan.

(1) The first speaker may give a brief history of the congregation, which will be of special interest to new members. If there is an "old-timer" in the congregation who can do this with lightness and humor, this can be a high point of the meeting.

(2) Then should follow a good concise statement of the need. This talk should be carefully planned to include, first, some thoughts on the need of the individual to be involved in the support of his church and, second, a summary of the findings of the groups that explored the nature of the church's task, as detailed in Chapter VII. This is a good point also at which to include a report on the results of the congregational evaluation. Having outlined the needs of the church, the speaker can with good effect compare total figures on actual as compared to potential giving. This can often be done in a most dramatic way.

(3) The next speaker should detail for the congregation the

actual method by which the canvass is to be conducted. He should pay particular attention to an explanation of the nature of and reasons for the calls of canvassers in individual homes. This is especially necessary if the congregation is accustomed to another method of canvassing, such as a mail canvass or the Loyalty Sunday technique. This speaker is in effect preparing the way for the men who make the calls. If he does it well their job will be much easier.

(4) The key speaker of the evening is the person chosen to put before the congregation the question of the tithing standard. It should go without saying that this speaker must above all else be a person who is himself committed to the standard and who has made a pledge on that basis. Some of the most effective speakers we have heard have been men who were willing to make a public announcement of their pledge during the course of their talks. But even if this is not done the measure of a man's commitment will be perfectly obvious in what he says and the way in which he says it. Public-speaking ability may help here, but the real key to the choice of this speaker is his sincerity. And this is something that cannot be feigned.

(5) The final speaker of the evening should be the minister himself. He will be wise to prepare no set speech beforehand but to be ready to "play it by ear," responding to what the previous speakers have already said. If he has not previously witnessed to his commitment to the tithing standard, he should certainly do so now. We shall say more about this in a later chapter, but it will be obvious that no congregation can be expected to exceed the commitment of their spiritual leader. In many cases the clergyman will wish to confine his remarks to two or three minutes, merely thanking those responsible for the affair and dismissing the gathering. Unless he seriously feels that he can add to the teaching that has gone before, this is probably his best course.

One other item should be mentioned in connection with the congregational meeting, and this is the canvass brochure. If such a brochure is being used it is a very good idea to distribute it at the meeting. This serves the dual purpose of allowing the people to discuss it together and of saving the cost of mailing it to a large part of the congregation. The pros and cons of the use of the brochure will be discussed in Chapter X. If a brochure is distributed at this

meeting, the canvass secretary should be responsible for taking attendance and for mailing the brochure with an accompanying letter to everyone who was not present. This mailing should be done without fail on the morning following the congregational meeting.

If this sequence of events is followed carefully and if each step is carefully completed before the next one is allowed to begin, a successful canvass will result. A carefully followed canvass calendar will make the canvass experience a pleasant one for all concerned.

X

Some Notes on Interpretation

"INTERPRETATION" FOR THE PURPOSES OF THIS CHAPTER IS TAKEN TO mean the actual presentation to the congregation, in published and spoken form, of the canvass and its goals. This whole book, of course, deals with interpretation in its broader sense. We would not presume, at this point, to attempt to outline a sermon on the subject of stewardship. The minister who agrees with the thesis of the book will not need such an outline; and the minister who does not agree would be somewhat unlikely to follow it! Instead we would attempt here to cover in more detail several points that have been already mentioned and to suggest specifically what material should, in our opinion, be used in the congregational canvass.

Let us deal first with canvass sermons. We have said earlier that a clergyman who preaches on stewardship *only* once a year at canvass time is making a mistake. The warning is repeated herewith. No "one-shot" approach to stewardship in a congregation has the slightest chance of succeeding. Several sermons during the year—at least three or four—must be devoted to the subject. In addition, the wise preacher will take the opportunity to draw from time to time upon illustrations that will inject the note of stewardship into sermons that are concerned with other topics. Such sermon subjects as discipleship, commitment, evangelism, witnessing, conversion, et cetera, all lend themselves to illustrations taken from the realm of Church giving. The preacher will, of course, take care to avoid becoming "one-note Charlie." But he may legitimately deal with the topic at many points without becoming a bore.

At canvass time itself one sermon is a "must." The most effective

time seems to be the Sunday immediately preceding the actual canvass of the congregation. By this time the canvass organization is formed and is ready to function, and the congregation is already talking about the subject. The "loyalty Sunday" idea, in which the entire congregation is requested to be present, often works well here. Pledges, of course, will not be taken at the service—this warning seems necessary in view of the common use of "loyalty Sunday"—but if even half of the congregation actually attends the service, it will have a very good effect on the canvass program.

The subject matter of this one sermon will be largely dependent upon what has gone before. Generally speaking, it should deal with the two areas of standard and motivation. If the congregation is fairly familiar with the tithing standard, motivation may be stressed. If it is accustomed to sermons on motivation, but the tithing standard is being mentioned for the first time, then the minister may want to spend most of his time speaking of that. Both subjects, however, should be touched upon and probably covered in some detail. In dealing with motivation, the preacher may want to spend some time upon the total mission of the Church in the world. Again, this depends in large measure upon the teaching that has gone before and upon the understanding that the congregation has of the nature of the Church.

At the risk of vain repetition we again feel constrained to warn against the use of vague and indirect language. The task of the Church is a specific one. The tithing standard is as specific as it can be. Yet many clergy, in dealing with two such specific points, seem to find it impossible to be direct. The mores of "polite society" prove too much for them. "Money" becomes "gifts" or "pledges." "The tithe" becomes "sacrificial" or "proportionate" giving. "Bounden duty" becomes "suggested gift." And as the sermon moves along, the "minimum" in the minds of the congregation becomes the "maximum." It is too bad that special courses in homiletics are not taught in our seminaries by the city editors of daily newspapers. So many of us do not have the knack of saying something in the fewest possible words, and those words short ones. We are perfectly able to conduct our everyday conversations in everyday language. But when we enter the pulpit something happens to us, and we

begin to use language reminiscent of the later years of the reign of Queen Victoria. To the man in the pew, who already tends to view the sermon as something rather far removed from his real concerns, this habit is fatal. In many instances it actually becomes a case of a "language not understood of the people." If the language is only partly intelligible the message is only partly intelligible, too! All sermons, it would seem, should be as direct and to the point as possible; but stewardship sermons *must* be. If there is any possibility of misinterpretation, misinterpretation will occur.

By far the most important element in the canvass sermon, however, is an intangible one. It is the commitment of the preacher to the canvass goal. It is unfortunate that some ministers enter a canvass based upon the tithing standard simply because they see it as an opportunity to raise more money for their churches. This is not said with any idea of condemnation. In the present state of stewardship teaching in the churches it is inevitable that many clergymen will not be convinced of the validity of the standard. It is equally inevitable that many of these men will be in a position where more income must be obtained, and at once. They can hardly be blamed for grasping at any scheme that leads to the desired result, even if their own convictions on the subject are not fully formed. They are, after all, only human.

The problem lies in the fact that few of us can preach with any conviction upon something we do not fully believe—and it is surely no credit to those of us who *are* able to do so! The congregation knows when we mean what we say. If we do not mean it the pledges will reflect accurately the degree of our insincerity.

Obviously there is no answer to this problem but honesty. If the minister does not fully believe in the validity of the tithing standard for himself and for his people, he is being dishonest if he tries to preach it. In the long run it will be better for him to admit his doubts to his official board and persuade them to conduct the canvass on another basis. If the tithing goal is insisted upon, he must decide for himself whether to accept it or to admit to his congregation his own reservations. It is apparent that if he follows this course the congregation will immediately make his reservations their own. It would seem, however, that most ministers would prefer to have this happen

than to be put in the position of preaching that which they do not believe. A third alternative, of course, is for the minister to say nothing. We have seen several canvasses in which this proved to be the best course, in terms of both the clergyman's conscience and end results. It is a real possibility for the clergyman who feels that he simply cannot preach the standard but who is able to justify to himself its presentation by others to his people. It is far better for him to say nothing than to be negative or apologetic. Basically, however, it is a mistake for any church to enter a tithing program until and unless its pastor is convinced. He cannot really give leadership in other areas of life while withholding it in this one.

Let us turn now to the question of the printed material to be used in connection with the canvass. The reader should understand clearly that what follows is in the realm of suggestion. Circumstances will definitely alter cases in this regard. Special problems may require special interpretation, and extra letters or brochures may be necessary. Generally speaking, the following suggested mailings are seen as a *minimum* number. We would feel that a canvass organization would be ill advised to do without at least these. It may well be that additional letters and mailings will be helpful and, in some cases, essential.

The congregation will undoubtedly be aware, through parish announcements and bulletins, that the canvass is to take place, particularly if it is a yearly event. Nonetheless, all members of the church should receive, just prior to the start of the canvass, a letter informing them of the dates of the canvass and asking them to clear their calendars for important meetings, especially the congregational dinner or general meeting. The reader is reminded that the canvass starts more than two weeks prior to the actual canvassing of the congregation. This letter is to be sent at the very beginning, rather than at the later date. The letter also should include a general statement of the purposes of the canvass and should ask the prayers of the congregation for its success. It should be cosigned by the pastor and the chief lay officer. It is the official announcement of the beginning of the program.

It is worth mentioning that this letter has proven to be more effective if it is *not* mimeographed. This may seem like a minor

detail, and yet people tend to ignore a mimeographed letter—probably because they receive so many of them. A good canvass, oddly enough, is made up of just such minor details. The authors feel that this one is important. If a staff of volunteer typists is available, the letters can be individually typed and signed. This is ideal. Where this is impossible, offset lithography is very useful. For those not familiar with it, this is the process in which a letter is typed, preferably on an electric typewriter, and then is photographed with a special camera which produces a printing plate from which copies can be made. The copies are very nearly identical with the original, and only a trained eye will know that the letter is not actually typed. If desired, the signatures can also be photographed, and the end result will still look very like an individual letter. In any case it does not look like mimeographing and is much better. Also it is not a great deal more expensive than mimeographed work, when the cost of a secretary's time and of mimeograph paper is counted.

The second necessary letter is the actual invitation to each family for the congregational dinner or general meeting. This may be an actual letter, in which case the suggestions above would apply, or it may take the form of a printed invitation. Once again there is surprisingly little difference in actual cost. The authors, having tried both, would recommend the printed invitation. There is something about its very formality that seems to add to its importance in the eyes of the recipients. After all, they have received many general announcements of parish affairs and have ignored a large percentage of them. Usually this will be their first experience with a formal invitation from the church. They are in the habit of responding to formal social invitations. The habit will in many cases carry over, to the benefit of the canvass plan.

The third letter is of utmost importance and is sent after a family has actually been canvassed. It is the confirmation of their pledge. It *must* be individually typed, for each letter will mention the amount of the family's pledge. This letter will be dealt with more fully in a later chapter. It is the beginning of the "follow-up" program and is the first step in preventing the "drop-off" which has in the past been such a discouraging element in church financial life.

Each of these three letters should be sent by first-class mail—to

stress another seemingly minor detail. Clergymen, all of whom consign literally reams of second-class material to the wastebasket after a cursory glance, will know at once why this is so. The mailboxes of most people are flooded with second-class mail from every conceivable source. This has resulted in the firm belief, usually all too well justified, that second-class mail is never important and is generally a nuisance. The canvass messages must not be allowed to partake of this onus. To send our mail first class is simply to purchase a psychological advantage. We really have no choice if we wish our material to be taken seriously.

Extremely important to a successful canvass is an attractive and well-printed canvass brochure. Such a publication will be found of great value whether the canvass is a regular yearly one for operating expenses or a special one for building purposes. Unfortunately, because of the cost involved, the temptation will be great to do without this particular item. The temptation should be avoided.

A well-designed brochure is the actual "sales piece" for the entire canvass. While its cost is relatively high, its impact is immeasurable. Industry and business have long known the value of such publications to their public-relations programs and gladly pay the cost. The church will be well advised to do the same.

The purpose of the brochure is to set forth, in pictures and text, the congregation's needs, its immediate plans, its long-range goals, and its giving standard. This can be done with varying degrees of completeness. Four pages may be sufficient, or as many as twelve may be required. The complexity of the local situation will be the governing factor.

After some years of designing such brochures, the authors have settled upon a standard eight-page format (including covers) which will meet most needs. It should be remembered that, except when an unusual fold is used, the limitations of letterpress printing require that the pages be numbered in multiples of four. A six-page brochure, for instance, in which the center page must be "tipped in," will probably cost as much as a standard eight-page publication. If it is decided that eight pages are adequate, they might be used somewhat as follows.

(1) The front cover. Generally it will be quite simple, featuring

a photograph or a drawing of the church or of an appropriate symbol, together with the name of the church. Some attractive brochures have featured a *short* quotation from Holy Scripture—for example, “All things come of Thee.” Modern taste requires that the cover be as plain and uncluttered as possible.

(2) Inside cover. This should contain a letter from the clergyman and perhaps, in denominations where this is possible and meaningful, one from the bishop or district superintendent. A picture of the minister in connection with his letter often makes for a most attractive layout on this page.

(3) Page one. This page can be used for detailing the need. If a new educational building is involved, a picture of crowded classrooms will demonstrate the problem at a glance. Obviously the needs of different congregations will vary too widely for suggestions to be of much value here. A little thought and imagination will generally reveal some way in which the need can be shown with one or two pictures and a very few words. If the canvass is for an operating budget, perhaps the need can be demonstrated with a graph of past giving. There are many ways in which it can be done.

(4-5) Pages two and three. If the future plans of the church involve building, a double-page spread with an architect's drawing of the structure will be most attractive here. If this is not the case, the two pages can be used to detail in words and pictures the congregation's hopes for its future. If this is the first canvass for the congregation, some space on these pages may be devoted to the canvass plan. Great variation is necessary, depending upon what is involved.

(6) Page four. This page should be dedicated entirely to an explanation of the tithing standard. It should be remembered that this explanation will be the only one that will be seen by at least some of the members. Therefore it is important that it be specific, as terse as possible, and written in such a way as to convince. In some congregations a quotation from a denominational leader on the subject of tithing may prove helpful. Space limitations will obviously prevent a detailed exposition of the principles involved. But enough must be said to confront the reader with the tithing standard and to encourage and compel him to apply it to himself.

(7) Inside back cover. On this page it is well to list the canvass

organization, giving the names of everyone involved, including hostesses and others, and perhaps using pictures of the two or three top men in the organization. The canvass organization will appreciate this small note of gratitude for its work, and, more important, the congregation is thus informed as to the identity of those responsible for the canvass. This will serve as an entree for the canvassers when they begin their calls.

(8) The back page. Since this is also a cover page it should either be completely blank or very simple in its layout. In canvasses conducted by ourselves, we have always asked the minister of the church to compose an appropriate canvass prayer. This is then placed on the back cover. In general it is not good to place informational material or material integral to the brochure on the back cover, since many people will overlook it.

The foregoing format is offered simply as a suggestion to those who are not accustomed to designing such material. It is simple and logical. We have, however, seen many most effective brochures which were laid out on an entirely different plan.

In designing the brochure, certain general suggestions may prove helpful. Most important, the brochure should be attractive and neat without looking expensive. A psychological point seems to be involved here, in that the congregation will, perhaps unconsciously, resent a brochure that looks as though it cost a great deal. Oddly enough, however, they will also resent one that looks cheap. A little care will avoid either extreme.

Generally speaking, the use of more than one color in the brochure adds to its cost and also makes it look expensive. Fancy type and borders, while they usually add nothing to the cost, also have an expensive look. For this reason it is best to use only one color in printing the brochure and to urge the printer to select a modern type face. For some reason many printers seem to suffer a compelling urge to use Old English types when printing materials for churches. Help them to overcome this by insisting upon Kabel, Spartan, Bernhard, or similar head letters and standard linotype faces for body type.

Conversely, and in many cases inaccurately, the average reader feels that uncoated paper is cheap. This is probably because it reminds him of pulp paper or newsprint, even if it is actually a beauti-

ful forty- or sixty-pound stock. Since coated stock is no more expensive than good quality uncoated, it is a good idea to use the coated paper. This is particularly true if the brochure is being lithographed—a process that should certainly be investigated as it is often less expensive than letterpress. Lithography does not lend itself to uncoated stock. In an eight-page brochure it is usually best to use the same stock for the cover as for the inside pages. In the case of larger brochures it may be well to provide them with a real cover. In general, white stock with black ink will provide the best reproduction for the pictures and will furnish the desired effect. However, such combinations as dark brown on cream or dark green on light green are sometimes attractive and cost little, if any, more.

If a congregation is fortunate enough to number among its members someone who is familiar with printing and layout, he should by all means be engaged to help in designing the brochure. Failing this, many printers have on their staffs people who are able to assist in such things and who will do so at little or no extra cost. Any reputable printer will be as interested as the canvass committee in producing an attractive piece of work, since it is also “advertising” for him. Follow his suggestions unless they are obviously unsuitable.

In designing the brochure, if the work must be done by nonprofessionals, the important point to remember is brevity. Most people who attempt such a thing for the first time tend to be too wordy and to try to say too much. To be attractive, a printed page must contain a great deal of “white space.” It is a mistake to crowd in many pictures if one will suffice. If it is a good picture it will not need many words of explanation. One of the most effective brochures in our files contains not more than five hundred words in its entirety and averages only one picture to the page. It informs at a glance—which is precisely what a good brochure should do.

In ordering the brochures, a sufficient number should be purchased to provide a copy for every family currently on the church’s rolls and also to provide a copy for each new family who may join the congregation during the period the information in the brochure is still pertinent. Obviously a brochure that speaks of a projected building must be discarded when the building is completed. But there is usually a period of several months during which the information is

useful. The continuing canvass committee will be responsible for seeing that each new family receives a copy of the brochure.

We have already spoken of the distribution of the brochures, suggesting that this be done at the parish meeting. They can, alternatively, be mailed to each family. It has been found, however, that they have more impact if they are distributed at a congregational gathering.

Admittedly the brochure is one of the most expensive single items in any canvass—second only to the parish dinner. However, when it is considered in terms of unit cost, it will be found to be no extravagance. While the cost will vary greatly in relation to the number ordered (the larger the order, the smaller the unit cost) and also from section to section of the United States, the authors have found that a very creditable brochure can usually be produced by a union shop at prevailing rates, for about thirty cents each. This figure presupposes an order of five hundred to one thousand brochures. In very small congregations the figure would be considerably higher and in some cases will seem prohibitive. If the committee will remind itself, however, that the brochures will increase pledges and that even a token increase will far more than pay for an individual brochure, the whole proposition will make better sense. Even if the brochures cost fifty cents each, a one-cent increase in the individual's pledge will pay for it over the year, and few people increase their pledges by as little as that. The brochures are simply good investments.

In closing this discussion on interpretation, it seems well to point out again that no means of interpretation can take the place of the various canvass meetings. The best sermons and the most beautiful brochures will not do the job if the members of the congregation have not been afforded ample opportunity to meet together and to discuss the canvass, its goals, and its standard. The necessary meetings have been described at length in an earlier chapter. It is at these meetings that the real task of interpretation will be accomplished.

XI

Recruitment and Qualification of Workers

THE CANVASS WORKER IS THE KEY FIGURE IN ANY CHURCH CANVASS. No matter how much planning has gone into the organization, how eloquently the need may have been presented, or how beautiful the canvass brochure, the success of the canvass still depends largely upon the personnel involved. If too few men attempt to do the job or if they are poorly trained and inadequately committed, the canvass cannot succeed. For the canvasser is the direct link between those who administer the congregation's finances and the church member. He it is who is actually carrying the word. He is the one, in the last analysis, whose interpretation of the church's needs and the standard of giving will really be heard in the homes of the people.

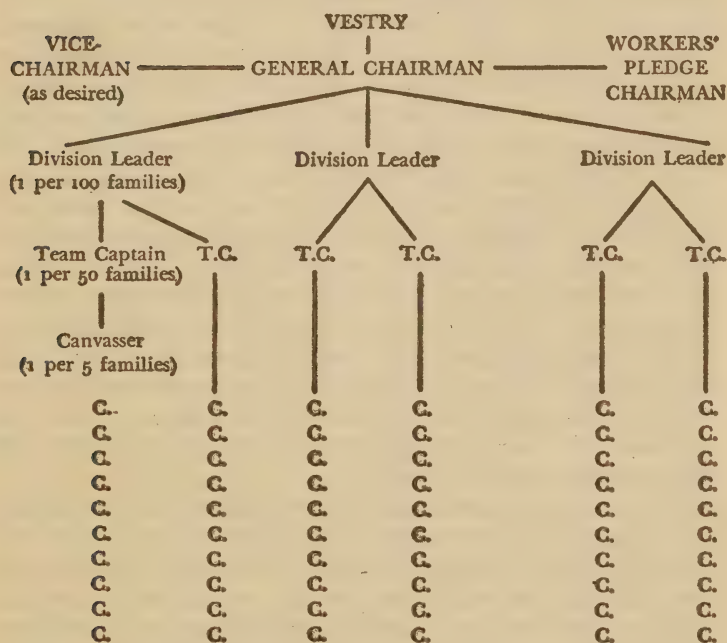
Anyone who has ever taken part in a church canvass will have noted the different levels at which the various canvassers perform. One canvasser will bring in a handful of pledges, each one of which reveals real stewardship concern. Another canvasser, calling upon what appears to be the same social and economic group, will report failure or token pledges across the board. Except in rare cases, this difference is not due to "the luck of the draw." It is the canvasser himself who has made the difference. Obviously then the desirable thing is to eliminate as many potential unsuccessful canvassers as possible from the canvass organization before the canvass begins. While this may sound like wishful thinking there is a way to accomplish it. It is in the process that we have chosen to call "the qualification of canvassers."

Before turning to the question of qualification, however, it will be well for us to look for a moment at the constitution of a full-scale

canvass organization. The following chart, developed for our own use, shows what we feel to be the simplest and yet most efficient organization for the parish canvass. It is designed for a church of three hundred families and may be expanded or diminished to apply to almost any church.

CANVASS ORGANIZATION TABLE

The following organization should serve for a parish of 300 families:



This is the chart, of course, to which the reader was referred throughout Chapter IX. In that chapter we spoke to some extent of the duties of the various canvass officials. It is now time to speak of the essential qualifications for the different posts.

Not surprisingly, we shall begin with the minister himself. It seems safe to assume that many of our readers will be clergymen, and we should be most remiss if any clerical reader should fail to understand his part in the stewardship program. While it should be clearly understood that the canvass itself is a lay activity and while the minister should be made completely free of organizational detail, he nevertheless must play a key role if the canvass is to be successful.

The most important qualification for the clergyman is that he must be committed to and willing to witness to the standard of Christian giving as discussed throughout this book. In the earliest days of their joint canvass activities the authors naïvely assumed that this would go without saying. Such was not the case. Much to our horror we found clergymen (in several denominations, we hasten to add) who were willing to preach the tithing standard to their congregations without practicing it themselves! We even found (tell it not in Gath!) a few ministers whose custom it was never to make a pledge to the church at all. Of course most of these men had justified this to themselves, and we should prefer to think that they were honest in accepting their own justifications. Certainly a man who is earning \$4000 per year ministering to a congregation whose average income is \$7000 may be forgiven if he decides that the burden of supporting the parish should not be upon his shoulders! The trouble is that such a man will always earn \$4000 per year because as long as he himself is unwilling to become a tither, the likelihood of his congregation's ever giving enough to pay him an adequate salary is reasonably small.

Quite seriously, the pastor who has read thus far without agreeing in his own mind to the necessity of the tithing standard for his own personal giving had better close the book and return to whatever canvass method he has used in the past. For just as surely as we are willing to guarantee that a canvass that follows the outline here offered will be successful, so we will guarantee that if the minister is not committed to the standard, the canvass will fail. Twice in the writers' experience, before we realized fully the necessity for having the clergyman "on the record" before the canvass began, we found ourselves in the position of trying to save a situation in which the

laymen were leading their minister on this point. One of these was a case in which the minister revealed to the canvass committee his intention of making no pledge at all. Both of these situations were unpleasant. In both cases it would have been better had the canvass never been undertaken.

The second important qualification for the clergyman is his willingness to give priority to the canvass during its length and to attend all canvass meetings without exception. Many ministers will regard this as an annoyance, since they often will be neither really needed nor called upon. Nevertheless, they must be there. It is actually a matter of public relations; by their presence they are indicating their willingness to be of use. This does not mean, of course, that the minister is expected to drop all else in order to attend. Emergencies arise in the best-ordered lives. But he should be certain that if he must miss a meeting he sends an excuse that may be announced to those who are there and that will indicate the importance of the thing that has called him away. One of the writers firmly expects to carry to his grave the emotional scars inflicted upon him while conducting a canvass during which the pastor suddenly decided to take several days' vacation at the most critical time, while workers were being recruited. "Doesn't he care about this program?" was perhaps the kindest question that was asked during his absence. In terms of his vacation trip's effect upon total giving it is quite literally true that his congregation could have sent him for a month's tour of Europe at another time and still have been money ahead! The minister *must* attend the canvass meetings!

Finally, the clergyman should be willing to exercise his leadership and influence to secure the proper leaders and workers. This does not mean for a moment that he should become a recruitment chairman, but many potential leaders will feel that they have not "really been asked" unless the minister does the asking. In such cases he should do it for the sake of the total organization.

Now that we have disposed of the minister's role, the qualifications of the other members of the organization can be dealt with somewhat more briefly. We shall consider next the general chairman who is, in effect, the director of the canvass organization. It is our feeling that the general chairman must be an active churchman and quite

possibly should be a member of the official board. Some professional fund raisers have used fringe members successfully in this post, providing they could be induced to become high pledgers. To do this seems to us to contradict the theological principles involved. No one should be allowed to try to lead others to something he has not achieved for himself.

In addition to being an active churchman, he must also be among the top few men in the congregation in probable giving ability. This is most important in older, established communities where people are used to looking to the wealthier element for leadership. In "one-income" suburban communities this qualification is perhaps not so important as a man's general leadership ability. Even here, however, he should be a man whose position in the community has earned him a certain amount of respect from others in the congregation.

The general chairman must, of course, be committed to the purpose and standard of the canvass and must have demonstrated this commitment by making a pace-setting pledge. This latter is an absolute "must." A pace-setting pledge means, in short, a pledge that is a good one for him. For a man to qualify as general chairman this pledge will be a full tithe or something very close to it. A man who cannot pledge at least seventy per cent of a tithe will be a poor chairman in nearly every case. If he is unable to do so because of some unusual circumstance, his effectiveness will be hurt by the necessity of explaining the circumstance and seeming to apologize. If he does not make a pace-setting pledge because he does not want to, he is certainly not the man for the job.

Second man in the organization is the vice-chairman, although this position is often not filled in smaller canvasses. His duties are simply to help the general chairman when such help is needed. The qualifications for this post are exactly the same as those for general chairman.

The duties of the workers' pledge chairman will be described more fully later in this chapter, but in general he is responsible for securing the signed pledges of the members of the canvass organization. His qualifications also should be similar to those of the general chairman, with the additional qualification that he must be able to give considerable time to the canvass during its first two weeks. If possible,

it seems to have a good effect if this man is a present or past officer in the congregation and is known to most of its members.

The division leaders are, in effect, liaison officers between the general chairman and the team captains and, as such, are really administrative assistants to the general chairman. They should be chosen from among the group in the church which has proven leadership ability in the past and should also, if possible, be among the top twenty per cent in potential giving ability. Again, in some communities this latter factor is not of great importance. They must also be considerably more than token pledgers, although the requirement here can be a little less strict than that for the general chairman. In general, and barring special circumstances, no one who pledges less than one half of a tithe should be considered for any leadership role in the canvass. Some smaller pledgers often must be used as canvassers, but they should not be canvass leaders if it can be avoided.

Each team captain is in charge of ten canvassers and is responsible to his division leader for the performance of his men. To qualify as team captains the men should meet the same standards as the division leaders. In the nature of things, their pledges may be slightly lower, but they still must be considerably better than token givers.

Finally, we come to the canvassers themselves. Of necessity in most congregations, if there is to be one canvasser for each five members, the standard of qualification cannot be too high. The important thing is to make it as high as possible. Economic standing in the community need have no effect upon a canvasser's desirability, although, all things being equal, it is better if canvassers are encouraged not to call upon families whose incomes are considerably higher than their own. It is possible to make good canvassers out of people who have not been particularly active in the church heretofore. With this group, however, it is most important to be sure that the canvasser has become committed at least to the principles and standard of this canvass. People who are new in the congregation may also be used to good effect, noting the same qualification. It is good for the church to discover new leadership, and it is good for the newer people to have the opportunity to meet others in the congregation.

Since there is a definite relationship between the pledging of the

canvass organization and that of the congregation at large, it is important that the canvassers' pledges be as high as possible. For a rule of thumb, a person may be allowed to canvass if he has pledged at least thirty-five to forty per cent of his potential. Unfortunately, in some cases this criterion will have to be made lower in order to secure enough canvassers to do the job—but when this must be done it will place the success of the canvass in jeopardy. It is a moot point whether it is better to use fewer canvassers, all of them qualified, or to bring in unqualified canvassers in order to complete the task. Neither answer is a good one. In any case, if low pledgers are used as canvassers they should be people who, in the opinion of the canvass committee, possess other desirable qualifications. Special care should be taken to avoid using those persons who say that they have accepted the tithing standard but who return an obviously token pledge. Either they have not accepted the standard or they have failed to understand it. In either case they will not be assets to the organization.

For those who are interested in predicting the outcome of the canvass before it is completed, it may be well to note that the average pledge of the organization is approximately three times as large as that of the general congregation. If the average pledge from within the canvass organization is \$10 per week, the average pledge from outside will be about \$3. Give or take five per cent, this has been the outcome of every canvass with which the writers have been associated. This demonstrates most graphically the desirability of using only canvassers who have made a good pledge. For upon the amount of their pledges hinge the total results the canvass will achieve. This means roughly that unless the canvass workers as a group, including the minister and general chairman, achieve an average pledge of fifty per cent of their potential giving ability, the canvass will not be a complete success. In nearly any congregation where the canvass plan is followed faithfully, however, these results will in fact be achieved. This is not a visionary statement. It has happened again and again.

There is one final qualification that should be made clear to every member of the organization and this is the matter of the priority of the canvass effort. The canvass period is about four weeks in

length, and during this time, for these men, the Church must come first! It should be made clear at the first meeting and at every meeting thereafter that normal social obligations must not interfere with attendance at the meetings. It is simply a matter of commitment at this point. Genuine emergencies will always arise, of course, but nothing short of an emergency should be offered or accepted as an excuse for failure to attend a meeting or to complete canvass calls.

The astute reader will have gathered by now that the real "qualification" for every canvass worker is his own pledge. We can make no apologies for this position. If we are accused—and we are used to it—of being "hard-boiled" we can only say that we think "objective" is a better term. No one would wish to deny that the quality of commitment to the program is essential in every worker; and his pledge is the only outward index available as to what that quality is. We could defend the position pragmatically by pointing out that it works; we would rather offer the earlier chapters of this book as a theological defense and say again that the amount of an individual's pledge is *not* a private matter but concerns the whole church.

In actual practice it is seldom necessary to inform a man that he is not acceptable as a canvasser. If the necessity for measuring up to the standard is clearly stated at every canvass organization meeting, men who have no intention of doing so will disqualify themselves. If the device mentioned earlier of allowing each man to "volunteer" to work is followed, no one will volunteer unless he is willing to make his pledge on the tithing basis. Only in exceptional cases will a man's offer to work have to be directly refused, and when this happens the refusal should be made as objectively and diplomatically as possible. If such a case should arise, it is better to grasp the nettle at once! One unqualified canvasser can do a great deal of harm!

We have spoken of the necessity of obtaining signed pledges from every member of the canvass organization before the canvass of the congregation begins. As might be expected, there is a proper technique for this which will make the whole process relatively simple. Basically the pledging sequence follows the canvass organization table, beginning with the minister, spreading through the canvass leaders, and finally including the canvassers themselves.

The first step is taken on or before the night of the first canvass meeting (the third day of the canvass), when the workers' pledge chairman and the minister meet to exchange pledges with each other. In the normal course of things this pledge is the only one the minister takes. In this exchange the workers' pledge chairman is found qualified for his post and is then ready to approach the other members of the official board. He should schedule these calls (and generally speaking, they should be regular canvass calls made in the homes of men involved) so as to complete them not later than the seventh day of the canvass. This will not be difficult if the men understand well in advance that they must be ready to make their pledges as soon as they are approached. No difficulty should be anticipated about this. They make up the group that is "sponsoring" the canvass, and they are used to giving leadership. They would hardly expect the congregation to be ready to do something for which they are not prepared themselves.

As soon as the members of the governing body make their pace-setting pledges they automatically become a part of the workers' pledge committee. If, as has occasionally happened even at this level, one of the men makes a token pledge he will certainly be in a position to understand why he must not take part in further canvassing of the canvass workers' group. As rapidly as the workers' pledge chairman receives pledges from the workers, he will assign them names of other men upon whom to call to receive their pledges in turn. By the ninth day of the canvass this should have resulted in calls being completed upon all of the canvass leaders, including division leaders and team captains.

To simplify the work of the workers' pledge chairman, which during these first days is already considerable, he should work from a master list of the canvass organization. After the second general meeting on the fifth day, he should arrange a list of all the names of potential canvassers, which may be revised after the third meeting on the ninth canvass day. During the period between the second and third meetings the governing body will be appointing and qualifying the division leaders and team captains, and the workers' pledge chairman should be kept continually informed of these appointments. After the third meeting he should tentatively assign the

canvassers to teams. Ideally, the team captains and division leaders would then be responsible for taking the pledges, still by means of the individual canvass call, from each member of their own team. In practice the men of the official board or vestry may be willing to help in this process, which can then be easily completed before the final canvass meeting on the fifteenth day. It is, of course, essential that this be done in that time since, if it is not, some canvassers will not be qualified to begin work.

Final responsibility for the performance of this workers' pledge committee, composed of the governing body and the canvass leaders, lies with the workers' pledge chairman. On the fifteenth day of the canvass he may take some satisfaction in being able to relax while the work of the others is beginning. But woe betide him if he relaxes before that date! His is the most essential position in the early days of the canvass, and the post should not be given to any but the most responsible type of man.

In order to systematize his task, the workers' pledge chairman will want to keep his own records of the progress of his part of the canvass. Several chairmen have used successfully a simple list on flat sheets, with the following headings:

NAME OF WORKER	ASSIGNED TO	DATE	RETURNED	DATE	RESULTS
Jones, John	P. Brown	3/5	yes	3/7	\$9/wk.
Smith, William	R. Johnson	3/5			

Nothing more elaborate is needed to keep him firmly abreast of the situation and in touch with how the pre-canvass pledging is going on. He must be willing to "ride herd" very closely upon his committee, since time is so definitely of the essence during this phase of the program. If a card remains unreturned for more than a day or two, a telephone call to the man who has it is definitely in order. This is the sort of thing people often put off doing. It is the job of the workers' pledge chairman to see that they do not.

On the fifteenth night of the canvass, when the last organization meeting is held, the canvass organization should be trained, qualified, and ready to begin the canvass of the congregation. The details

of this process we have saved for Chapter XII. In closing this section on recruitment and qualification, we feel constrained, at the risk of repeating ourselves, to stress the warning again: *No one must canvass until he has qualified himself by making his own pledge.* Embarrassing as it may be to all concerned, it is far better to halt the canvass at this point or to postpone for several days the canvass of the congregation itself, if necessary, than to enter the field with unqualified canvassers. The wise canvass chairman will not budge an inch upon this point. The success of the canvass depends upon it.

XII

Canvass of the Congregation

THE ACTUAL CANVASS OF THE CONGREGATION IS THE ULTIMATE TEST of any stewardship program. While this statement may not seem unduly profound, it is good to remember, because it serves as a reminder of the crucial nature of canvass training and organization. The canvass is the test of the theological teaching, of the depth of the commitment that has come about, and of the quality of the organization itself. But even more it is the face-to-face encounter—the battle-front, if you will—upon which everything else depends. This is the moment of decision for each individual family. Everything that has gone before has prepared them for their decision, but it still must be made. And the basis upon which it will be made depends in a great part upon the effectiveness of the canvasser and of his call.

In this chapter, then, we shall discuss the training that goes into the making of good canvass calls. Both training and organization are important. If the canvass is not carefully organized, people will be overlooked, called upon too late in the program, or otherwise discouraged from participating. If the training has not been thorough, the canvasser will not be as effective as possible when he does arrive. A perfectly organized canvass conducted by well-trained canvassers is the ideal we seek.

As we said in an earlier chapter, the key point of canvass training lies in a commitment to the giving standard. We know of no quick and easy method for bringing this about. Standards like these are accepted only after long discussion and sharing of ideas. The person who conducts the session will find that he has the psychological advantage in that the men are already committed to the idea of the

canvass itself. This means that the burden of proof will tend to be upon them if they do *not* accept the standard. We spoke earlier of the effectiveness of group discussion on the question: "Is there any reason I should *not* become a tither?" This has been used effectively in canvass-training sessions.

Another possible approach is to begin with the present giving record of the congregation and discuss it. Unless the men are completely blind to the realities of life or unless the record is considerably better than most, it is going to occur to some of them—and they will say so—that the record as it stands is nothing less than disgraceful. A skillful leader can quickly point out that they must be making this judgment against some other standard, and he will ask them what it is. While we would hesitate to say that it must be so, we have found that a group of canvassers, started along this line of thinking, will always arrive at something like a tithe as a standard.

In some cases, even with the best training, some of the men will remain unconvinced, although they will agree to the standard in the sense of giving lip service to it. Sometimes a few canvass calls are the best possible completion to their training. In a canvass conducted by the writers one of the men was definitely a "borderline" pledger. While he said that he had made his pledge on a tithing basis, it seemed doubtful. Yet the matter was not clear cut enough that we felt justified in asking him not to canvass. He was allowed to take his cards and begin.

The first family that he called upon happened, not entirely by coincidence, to be known to the pastor as one of tithers or near tithers. The canvasser began his presentation and, after outlining the needs of the church, began to raise the question of a giving standard. "Why, we believe in tithing and have always done it," the head of the family interrupted. "For us a tithe is \$9 a week, which is what we're already pledging. If you'll just give me a card I'll fill it out for that amount!" Our canvasser returned to his first report meeting visibly disturbed by the experience.

When he told this story to one of the directors he concluded it with the remark: "It sure makes you think, doesn't it?" The director could only think of one reply: "It sure does!" The point of this story lies in its effect upon the canvasser. For he did think! At the

next report meeting he asked for his own card back and later returned it with a much larger pledge recorded. Since truth is stranger than fiction it seems worthwhile to add the final touch—which is simply that two or three nights later he again asked for his card and this time added the final 50 cents per week that made him, so far as we could tell, a full tither! He had been able to withstand the full impact of the canvass training program—but not the effect of seeing other Christians make their pledges to him on a tithing basis.

It seems unwise to try to suggest a full training program, partly for the reason that the writers themselves have never done quite the same thing twice. The temper of the canvassers, the size of the organization, the reasons for the canvass—all of these things must be taken into account. If we may be permitted a slight bit of what seems like immodesty we would suggest that the real basis for the canvasser's training program lies in the earlier, theologically oriented chapters of this book! If the trainer will become familiar with the arguments that are there advanced he can adopt them in whatever way is necessary to meet the needs of the situation. If there are already tithers in the congregation they will undoubtedly be part of the canvass organization. Perhaps they can witness to the reasons that they are tithers. Or the minister might do this. Assuming that the canvassers are committed to the canvass itself—and if they were not they probably would not be there—almost any method of training will work that deals with the tithing standard in unmistakable terms. In Chapter XI, on the recruitment of workers, we pointed out that the training sessions are, as much as anything, qualification sessions. If the canvass trainer will remember this, he will be all right.

All of this, of course, assumes that the canvassers are already familiar with the needs of the church. If they are not, this must be taken care of at the training sessions also and can probably be handled in a straight presentation method. If the committee system for determining the needs has been used, a summary of the committees' reports can be listed on the blackboard. There must be time for discussion, particularly if some of the needs are controversial. It is often wise to prepare mimeographed sheets for home study of the church's needs. It is extremely important that the canvassers be

prepared to answer the question: "What is the money to be used for?"

The important thing to implant in the minds of the canvassers is the conviction that they are messengers rather than salesmen. Too much canvasser training has been concerned with teaching the men to have a bright answer for every possible objection and to be able to "fast-talk" their prospects into a position where they can do nothing but make a pledge. This kind of training is useless. In the first place, pledges made upon that basis are the very ones that account for the fact that most churches find a considerable discrepancy between the amount pledged and the amount collected. There is no point in accepting a pledge unless it is made willingly and with clear knowledge of the reasons for it. This is not idealism, but sheer practicality. Unpaid pledges are of no use to anyone.

As a messenger then, the primary duty of the canvasser is to inform. This, incidentally, will have the psychological effect of throwing the prospect family off balance, since they probably expect to be asked for money in the first few sentences of the canvasser's conversation. While it is important, of course, that the canvasser ultimately reach the point of talking about definite commitments, he should be in no hurry to do so. It is far more important that the family understand the needs of the church than that they be rushed into making their pledges.

The canvasser should remember at all times that he is an official representative of the church and that it is his job to listen as well as to talk. Many times he will receive no pledge or only a token one, but he will be able to pick up information that is of great value to the minister or to the canvass committee. This sort of thing takes time. The canvassers must be warned not to rush their calls or to be in a hurry. This is the reason that the canvass organization has tried to require no more than five or six calls of each canvasser, and it is the reason why as many as three weeks are allowed for the canvass. There must be time for real communication to take place all along the line.

Some portion of the training session should certainly be devoted to helping the canvassers understand what it means, in terms of the standard, for them to be the church's representatives. It means simply

that if they are not able to accept the standard for themselves, they have no right to speak of standards to others. Above all, they have no right to go out in the name of the church and teach, either in fact or by implication, a lower standard than that suggested by the church. "The church is asking a tithe—but of course, we don't really expect to get it!" This kind of remark from a canvasser would be fatal; it is also inexcusable. If he really feels this way he *must* be encouraged to disqualify himself as a canvasser. This is not to say, however, that he must have reached the standard, but he must believe in it and believe that it applies to everyone.

The canvasser who calls as a committed man and who has made his own pledge on a tithing basis will find that the course of the conversation naturally flows in such a direction that he will be able to witness to his commitment. After all, the family expects to be asked for a pledge. When the canvasser talks about the needs of the church, they will be thinking: "What does this mean in terms of a pledge?" Pretty soon they will begin asking questions that lead in that direction. If the canvasser can truly say: "The church is asking for tithes. My family has thought this over and decided that this is right. This is the basis upon which we have made *our* pledge." If, we repeat, the canvasser can truly say this, he has said everything that needs to be said. It is not his business to persuade others or, above all, to browbeat them into accepting the same standard. It is simply his place to present it, to witness to it, and to trust that God the Holy Spirit will move them in the same direction.

While it is true that a canvasser can be effective even though his pledge does not represent a full tithe and while the facts of life in almost every congregation require that many such men will be used as canvassers, it is also true that the actual amount of each canvasser's pledge will be reflected in the pledges he brings in. In canvass after canvass we have seen the men return with their pledge cards; and the number of them who brought back pledges that were higher percentagewise than their own could be counted on the fingers of two hands. A five-per cent pledger will bring back five-per cent pledges. It is hard to be certain why this is so. Apparently the quality of commitment has a way of communicating itself, no matter

what the canvasser actually says in words. This is something to be remembered when the family pledge cards are being assigned.

Often the question is asked at canvass meetings and during the course of the canvass: "Can't we have a Loyalty Sunday?" It seems to many that if the so-called "core" members of the congregation could be persuaded to make their pledges at a regular church service, a great deal of work could be avoided and the canvassers would be able to concentrate their efforts upon those who are on the fringe of the church. While this seems to make a good deal of sense on the face of it, comparative results indicate that it is a bad mistake. It may seem hard to imagine, in terms of individual families, that "the Smiths who are so interested in the church anyway" would pledge less if they were allowed to hand in their own card than if they were canvassed in their home. Statistically, however, the results show that they will pledge less—and considerably less, at that. Christian commitment is "catching," and it is caught from other people. There is no substitute for the personal, face-to-face encounter.

In point of fact, the canvasser should see himself as performing an actual service to each family on whom he calls. He is, after all, coming to them as a representative of the congregation and giving his time to see that they are personally informed about the work of the church. Furthermore, in responding to their need to give, he is sparing them the trouble of taking the initiative. He is actually making it easy for them to fulfill an essential part of their Christian life. If the people have been well prepared through preaching and teaching, they will see this and will respond accordingly.

While we have disclaimed any intention of presenting a step-by-step canvasser's training program, it would seem that most of the foregoing points might be included. Anyone who has had some experience in training groups can easily go on from here. As a further aid we offer, as a suggestion only, the "Steps in a Successful Canvass Call" in Appendix III. In canvasses conducted by the writers this has proved helpful in summing up the training and giving the canvassers something to study at home. The trainer should adapt these steps to fit the situation and should fill in the skeleton with full comments upon each point.

It is now time to turn our attention to the actual mechanics of

the calling program. Everything we have said about attention to detail in other sections of this book applies here, too. There is a right way and a wrong way. Since the right way is usually a little more trouble and since most churches are accustomed to using less efficient methods, the temptation is strong to say: "Let's do this part of the program the way we always have." Presumably if the reader were happy with the way his congregation has always done it, he would not have read this far. It may well be that the very point of organization which he is tempted now to overlook is the point that has spelled failure in the past. In this book it has been our intention to present a tested method. For success it should be followed step by step and point by point.

Let us assume that the canvass has now entered its fifteenth day. It is the night of the final canvass meeting. The congregational meeting or dinner is tomorrow night or the next. Then the canvass of the congregation will begin. The canvass organization is now stable. Those who are going to disqualify themselves have done so, with the possible exception of a few borderline cases. The canvassers have made their own pledges; they have had plenty of time to talk together about the needs of the church and the giving standards that are to be presented to the congregation. They are, in short, ready to go!

Their morale, incidentally, is almost always soaring at this point. This is because, with their pledges already made, success now seems—probably for the first time—like a real possibility. If the training program has been well handled and if the pledging has been carried out as it must have been if the program is to proceed, something in the neighborhood of half the expected goal has now been pledged! This information is listed in a prominent place on the canvass scoreboard. The men have the feeling that all that remains is to "mop up the loose ends." And this, remember, before the actual canvass has yet begun.

The canvassers, in this spirit, will begin to choose their cards at the close of the training portion of the meeting. One way to do this is to have the pledge cards for the entire congregation spread out face up on tables. Large sheets of Manila paper with specially cut slits for the purpose of displaying cards against the wall can be

purchased at most stationery stores, and if they are available, this method is much better than that of laying out the cards on tables. In any case, however, the important thing is to have them displayed.

In the ideal canvass organization, where no canvasser is going to have to make more than five calls, it is all right to allow each man to select all five of his cards at this final training meeting. If, however, he is going to have to call on more than five families, each man should be limited to no more than five at this meeting. It may be even better to limit him to four or to half the number of calls that he will ultimately make, whichever is the smaller. If the suggested pledge card with the return stub is being used, the canvassers will select their cards, write their names on the stubs, tear them off, and return them to the canvass secretary. In the interests of expediency the team captains may receive the stubs and then hand them on. They should not, however, be left with the team captains. It is important that one person be in control of the actual distribution of cards.

If another type of pledge card is used, the team captains should have prepared a list of their canvassers, with room after their names to write the names (or code numbers, if this system is being used) of the families that they have selected. These lists can then be given to the canvass secretary. The important thing here—and it must not be overlooked—is that every pledge card be accounted for at all times. No one must take a card without accounting for it. The canvass secretary must always know precisely who has which cards. Each canvasser is then responsible for his cards, and they must be returned whether they are completed or not. The danger, of course, is that a canvasser, failing to complete a call or otherwise having unsatisfactory results, will decide to keep the card for a few days until he can complete it. There have been canvasses in which as many as ten per cent of the calls never got made as a result of this practice. Every card, completed or not, must be returned at every report meeting.

The canvass secretary or the canvassers' trainer should help the group make their selections, both by speaking upon the subject before the selections are made and by being available to the men at the

table or board as they actually pick their cards. He should suggest that they pick their cards using the following principles to guide them: (1) They probably should not canvass their most intimate friends. There seems to be danger that they will apply either too much pressure or, conversely, not enough. It is good to call upon people whom you know fairly well—but avoid the people with whom you go camping every weekend! (2) Unless other considerations seem to outweigh this one a canvasser will be well advised to pick people in the same income group as himself, or somewhat below it. Sociologists say, "Sanctions flow downhill," and this is reasonably true here. The real danger is that a man calling upon a family in a much higher bracket will be so overwhelmed by dollar amounts that he will not realize that his prospect is still making a small pledge. No matter how much the tithing principle has been stressed, people still seem to think in dollar amounts. This situation can be avoided if this second principle is followed. (3) If a canvasser knows that he shares some particular interest or problem with a prospect family, this has proven to be a good thing. When doctors call upon doctors or pilots upon pilots, conversation comes easily and a good atmosphere is quickly established. The canvasser will, of course, know the state of his relationship with others in the parish and will certainly know which cards he should *avoid* taking!

One word of caution: Never allow an employer to call upon one of his own employees, or vice versa. Similarly, it is seldom good for a man to call upon a co-worker from the same place of business. Relatives, too, should generally be avoided. All of these relationships, particularly the first, are likely to be far too complex to be further complicated by a canvass call. The reasons for this should be obvious, with no illustrations needed.

With their cards chosen, the canvassers should of course be warned to make no calls until the evening following the congregational meeting. This is the official opening of the canvass, as well as the final training session for the congregation at large. A call before this meeting would be premature. The canvassers are simply to hold their cards until this part of the program is completed. Then on the night after the meeting the canvass is on!

It has been said that canvass calls should be leisurely affairs. In

line with this policy and presuming that no one canvasser must make an inordinate number of calls, it is well to encourage canvassers to plan only one call per evening or, at most, two. If they will do this they will be free of the feeling that they must hurry on to make another call. Most church canvasses that are held on one day or with the idea of being completed as quickly as possible make the mistake of forcing the canvassers to undue haste. Even if a canvasser has seven or eight calls to make, under this canvass plan he has ample time to make them. There is absolutely no reason for him to hurry, and this should be made very clear.

As to the calls themselves, local custom will decree whether or not appointments are necessary. In easy-living Suburbia and in rural communities, where "dropping in" is the customary way of making a social call, there is probably no need to call for appointments ahead of time. There is a real danger in making appointments, and this lies in the ease with which a man can put the canvasser off. "I expected you'd call—put me down for two dollars a week." This kind of rejoinder leaves the canvasser with very little to say, since he certainly does not wish to appear to argue with his prospect over the telephone. If, however, in large cities or in communities made up largely of executives, where people are likely to have a great many demands upon their time, it seems wise to call for appointments, then this should be done. Even in smaller communities some people are known to keep busy evening schedules. Ultimately it will be up to the canvasser's own judgment in each individual case whether or not he should call ahead.

If the canvasser does decide to call he should never say: "I want to call for your pledge." This invites the kind of response indicated above. Instead he should say, after introducing himself, "I shall need at least an hour of your time in order to discuss the church's program with you. When would it be convenient for me to call?" This serves to give the prospect notice that more is involved than simply signing a pledge card, and he will usually respond favorably. If a prospect *should* attempt to make his pledge over the telephone, the canvasser may simply say, "I am not allowed to fill out pledge cards for other people, and in any case they must be signed. When may I bring yours by for your signature?" When he does make his call he should attempt to ignore the fact that a specific amount has already

been mentioned and should draw his prospect into a discussion of the church's program, precisely as though it were a first call. If he does not mention the earlier pledge it is much easier for the prospect to decide, "Perhaps I *was* a little hasty. I think that I can make a better pledge than the amount I mentioned."

If the congregation has been well briefed beforehand on the purpose of the canvass call and on the fact that the canvassers wish to discuss the church's program as well as to receive pledges, the burden will be removed from the canvassers themselves, and their work will be much easier.

Another problem that sometimes arises, especially when the canvassers are calling ahead for appointments, is that of seeing a man at his place of business during office hours rather than in his home. Many businessmen are jealous of their hours at home and will try, if possible, to persuade their canvassers to call upon them during the day. If a man insists upon this, the canvasser will, of course, have to arrange to do it; it is much better, however, if the prospect can be dissuaded. A psychological factor is involved. The businessman, sitting at his desk in familiar surroundings, tends to see his canvasser's call as one more piece of business, to be dealt with as quickly—and cheaply—as possible. Also, there are usually countless interruptions and distractions in such a setting. In his home he is free to discuss the matter at length and to see it in its true light. Whenever possible, the home is the proper setting for the canvass call. Also it should be a joint decision between the man and his wife, and this can hardly take place in the office.

On the third or fourth night after the opening of the canvass, the men will gather for their first report meeting. Experience has suggested that these meetings should be quite brief and begin late enough to allow the canvassers to make at least one call earlier the same evening. In the areas in which the writers have functioned, 9 or 9:30 P.M. has proved to be the ideal time for such meetings. The team captains should be on hand early enough to meet their canvassers as they arrive and to take from them *all* of their cards. Those that have been completed will be totaled by weekly pledges and then given to the canvass chairman. Uncompleted cards may ordinarily be returned to the canvasser if the reason for their not being completed is simply

that he has not yet made a call. If, however, a canvasser now feels that another canvasser should make the call the canvass chairman should take the card stub out of his file, reattach it to the card with a paper clip, and put the card back on the selection table or display board so that it may be taken by someone else. If these things are done as the canvassers arrive, this phase of the operation will probably be pretty well completed by the time the meeting is ready to begin, since some will surely arrive late, direct from canvass calls.

While it seems like a small point, it is well to have coffee brewed and available to the men as they arrive—and whatever other refreshments they are accustomed to. This adds an air of informality to the meeting, prevents boredom while the canvass leaders perform their tasks, and enables the men to get better acquainted in a social atmosphere. One of the fine side results of the canvass will be the new friendships that are formed in the canvass organization itself, and this is a good way to encourage them.

When all of the canvassers have arrived, the canvass chairman will enter upon the canvass report board the results to date, by teams. It is generally best to make all such entries on a “per-week” basis, although there can be another column in which the “per-week” sum is multiplied to show the total. The writers have used a scoreboard like the one below. Any board that allows for entry of the same information will be satisfactory. Another small point is that it helps if the scoreboard is specially made by a sign painter, with the headings and divisions painted on rather than chalked. This allows the canvass chairman to erase and change the totals as they mount and to make other necessary corrections without the board’s becoming more and

Name of Parish
Chairman _____
Workers’ Pledge Chairman _____

Division	To Date	Today	Total
A			
B			
C			
D			
E			
F			

more illegible until finally no one can read it! It can later (we must be practical) be given another coat of blackboard paint and used in the church school!

Entries, as we have said, should be made on the scoreboard according to teams. It has been found that—though it may seem a trifle adolescent—the canvassers will in some cases develop considerable team spirit. If they do and a note of competition arises, this will tend to assure that the calls will all be completed and that the men will not take evenings off from their canvass duties. Also, if each team's results are listed separately, the team captain will be encouraged to "ride herd" on the canvassers and see that calls are being completed on schedule. For these reasons it is strongly suggested that this method of entry be used.

The listing of results at the first report meeting will add another boost to the organization's morale, and some of the men who have had unfortunate experiences may need such a boost at this point. The natural tendency of most canvassers will be to call on the most likely prospects first, which means that, in general, the first report meeting will deal with calls upon the "cream" of the congregation. This may well mean that the anticipated goal will be within twenty or twenty-five per cent of fulfillment after the first few days of canvassing, and in some rare cases, where the goal has probably been set too low, the canvass has actually gone "over the top" at this point. The impact of these figures upon the morale of the organization is, needless to say, most encouraging, and high spirits are usually the order of the evening.

Of course, when we have spoken of "anticipated goal" in connection with the canvassers' meetings, we do not mean the long-range goal of ten per cent of the entire congregation's yearly income. Obviously this is not going to be reached in one canvass, and probably not in five. But usually, when the analysis of the congregation and the needs of the church are compared, some sort of figure will be arrived at that expresses the amount that is anticipated from the first canvass. As has been suggested, the writers have found that, if the church really means business and if the canvass program has been carefully followed, the figure for a first canvass may safely be set as high as thirty to forty per cent of the tithe for the whole congrega-

tion. We would not suggest that this figure be published or otherwise broadcast to the congregation at large. However, for the morale of the canvassers and to intensify their feeling that they are an important part of the program and hence "in on" the planning, this figure may well be shared with the canvass organization. It will serve as a practical and realistic mark at which to aim and against which to evaluate their efforts. As the canvass develops it will be found that, even if they do not quite reach it, the increase in giving will be so great that they will not be upset by failing to reach their mark. "We surely came close" is almost, if not quite, as good for morale as "We went over the top!"

In the report meeting, after the men have had time to read and comment upon the results, the leader should ask if any particular problems have arisen. By airing problems other canvassers may be helped to anticipate the same ones and, through the discussion that follows, to deal with them when they arise. This part of the meeting should be quite informal, with the canvassers simply entering into free discussion of anything that comes up. Not only problems but good experiences also should be shared with the group. If someone has pledged his full tithe or made a good pledge despite difficulties that are well known to the canvassers, this information should come out. This presents no problem to the canvass chairman, for he will find that the canvassers are bursting to tell their stories and that one anecdote will lead to another. In rare cases the canvass chairman may have to step in to save the situation from degenerating into a "gossip session," but usually the canvassers' own good taste will prevent this. They will know, as a rule, when to omit names from their stories and when to include them. Remember again—in a Christian family we don't have to worry too much about secrecy in the matter of pledging.

If a summary statement is necessary it is simply that the canvass report meetings should be fun for the canvassers—and they will be if the men are allowed the opportunity to tell about their experiences. In practice, the canvass chairman's chief problem will be to keep one eye on the clock and to see that the meeting comes to a close in perhaps no more than an hour. Otherwise, some canvassers will be willing to swap canvass stories for half the night!

At the close of the report meeting the cards that have been returned uncompleted should be reassigned, and any cards that were not taken at the previous meeting should now be assigned also—up to a maximum of five cards to each canvasser. If a canvasser selects a card that has already been out and returned, he should see the man whose name is on the stub to find out if there has been a special problem. If there has, he should get the details and decide if he is the proper one to make the call. If he feels that he is, he can erase the previous canvasser's name from the stub and enter his own and then return it to his team captain or the canvass secretary, as appropriate. Cards that are now assigned for the first time will be dealt with exactly as at the previous meeting, with a record kept of every card that goes out. In most cases, of course, uncompleted cards will already have been reassigned to the men who originally selected them, and no further bookkeeping is necessary on these.

In closing the meeting the canvass chairman should announce the date of the next report meeting, usually three nights hence, and impress again upon the canvassers the necessity of attending every report meeting even if they have no completed cards to return. He may remind them of their commitment, made during the training sessions, to give the canvass the priority in their time schedules. Every canvasser is expected to, and must, attend every meeting!

It is at this point, after the first report meeting, that the canvass leaders must take care to see that the program does not begin to dwindle off. If the anticipated goal is already reached or, conversely, if the first report meeting is not too encouraging, certain individuals may begin to lose interest. The second report meeting will reveal this if it is happening, but the team captains may find it a good idea to anticipate it. On the night before the second report meeting it has been found helpful to ask each team captain to call all of the members of his team and to ask "how it is going." If it is not going well, he can encourage them, and if they are progressing satisfactorily, a word of praise will not be amiss. In terms of the prospects, the men are now beginning to run into the more difficult ones and are starting to get a larger number of refusals and token pledges. The captain may even wish to point out that this was bound to happen, but that it is still most important that every member on the church's rolls receive

his canvass call. He should also remind the canvassers of the report meeting the following evening and, if possible, receive their assurances that they are planning to attend.

The second report meeting will follow precisely the same pattern as the first. So, for that matter, will all succeeding report meetings until the end of the canvass. The only difference will be that, due to the structure of the congregation and the fact that the canvassers have probably made their best calls first, the total figures will almost undoubtedly show a smaller gain at each succeeding meeting. On the other hand, if the canvass is going to go "over the top" at all, it will probably do so, or very nearly do so, at this second meeting. In the normal congregation the amount pledged by the second meeting is usually in the neighborhood of ninety per cent of what will finally be pledged, even though twenty-five per cent or more, of the calls, may not yet have been made. This kind of information, incidentally, should not be kept from the canvassers. It is very helpful to them to be assisted by the canvass chairman in evaluating their results as they proceed. Having this knowledge will also prevent a feeling of disappointment among the canvassers as they reach the tag end of the giving possibilities.

After the second meeting canvasser enthusiasm will probably continue to diminish. By now they are getting tired of making calls and are wishing that the program was over. The canvass leaders should therefore do everything possible to fulfill this wish, reassigning cards as quickly as they come in and otherwise keeping the calling program moving efficiently ahead. It is probable, incidentally, that all of the cards will be assigned after the second meeting. If they have not been, they certainly should be assigned after the third.

As many as four report meetings (and even more if the calling has been allowed to drag) may be necessary, but if the canvassers have not had more than seven or eight calls to make, there is no reason why these cannot be completed by the third meeting. Obviously when all the calls are completed the canvass is over, and any scheduled report meetings for future nights can be canceled. It is well to do this, too, if only a few families (say, less than a dozen) have not been canvassed by the third meeting. Naturally the canvasser who has completed all of his calls and who has no more cards available for selec-

tion is going to resent having to come to a report meeting for the benefit of canvassers who have not worked as rapidly as he. If any families remain uncanvassed after the final report meeting, however, the team captain involved *must* take it upon himself to see that these calls are made on the evenings immediately following. If there is any doubt in his mind that they will be made, he should have no hesitation about taking up the cards and reassigning them to someone who *will* make the calls.

This raises a problem that sometimes comes up in the best canvass organizations—that of the man who simply does not seem to get his calls made and who offers excuses at report meeting after report meeting. When this happens the only kind thing to do is to recognize the fact that for one reason or another this canvasser really does not want to make his calls. Circumstances will suggest the proper thing to do, but, of course, no one should be forced to make calls he doesn't want to make, even if he has volunteered. A tactful suggestion that he keep one card and allow the others to be reassigned may solve the problem. One or two men must not be allowed to prolong the canvass beyond its reasonable finishing time.

Finally, at the close of every canvass there will remain a group of cards representing families who cannot be called upon at this time. In some cases these will be people who are out of town. And occasionally some family will have said: "We are in no position now to make a pledge, but if you will call back next month we will do so." In either case these cards must be returned at the final report meeting and given to the post-canvass committee, whose work will be discussed in the next chapter. Under no circumstances should any canvasser keep such cards, with the intention of doing the follow-up himself. If he strongly feels that, having made the first call, it would be best for him to make the later one also, this information may be written on a piece of paper and attached to the card. If the family has asked for a call at a specific time, this information will, of course, be noted also. Then the post-canvass committee will be free to ask him to make the call when the time comes. But—and this is important—no cards must remain in the possession of any canvasser when the canvass is declared over. There are no exceptions.

The results of the canvass should be published immediately for the

information of the congregation as a whole. They should probably be published in the literal sense and mailed to the congregation; they may also be announced at all services on the following Sunday and perhaps in the local newspaper. This step should be a perfectly obvious one, and yet it often is not done. It is an insult to the congregation to ask them to become involved in such a program and then not to share with them the final results. It also detracts from the legitimate pride of the canvass organization. After all, they have done a good piece of work, and they would like their fellow churchmen to know about it! If the canvass has been conducted during the summer months, so that an exceptionally large number of follow-up calls have yet to be made, this information may also be announced as possibly affecting the final total. Usually, however, the follow-up calls, while important to the families receiving them, will do very little to increase the total pledge.

Insofar as method is concerned, the immediately foregoing chapters have been the heart of this book. Obviously the writers can exercise no control over the method, and every congregation will, in the nature of things, tend to adapt and change to fit local circumstances. We can only say that this method, *exactly* as offered, has been used in a large number of congregations of many different types and has *always* been more than reasonably successful. There may be better methods, and there are undoubtedly refinements that have not occurred to us. On the other hand, we *have* tried a great number of variations that have not been mentioned herein and have found all of them wanting for one reason or another. We are certain that the method we have suggested is sound and workable and that it is the best we know. Any congregation that is using this book as a guide to their own canvass is therefore cautioned: Any radical departure from the suggested method is made at your own peril!

XIII

After the Canvass Is Over

ONE OF THE GREAT CONCERNS OF ANY CHURCH FINANCIAL PROGRAM is the problem of "shrinkage" in its pledged income. No matter how stable the congregation or how well-conducted the canvass, a certain amount of shrinkage seems unavoidable, and in more transient congregations it has assumed serious proportions. In seeking its causes, many finance committees have tended to lay the blame on "loss of interest" or other such intangibles. Often in churches that have employed professional fund raisers the charge is heard that the organizations overpledged the congregation, with the result that the people could not possibly meet their pledges. While this charge may in some rare instances be true, the answer is usually a lot simpler than this. In many cases—probably most cases—the only reason for inordinate shrinkage is the lack of an adequate follow-up program. Just as people need a good organization in order to make their best pledges, so they need a good organization through which to pay them.

It must be admitted that even in the most stable congregation a certain amount of shrinkage will normally take place. Pledgers who move to another community, leave the congregation, or suffer serious financial reverses will normally account for about a ten-per cent loss in pledged income. Most churches are quite satisfied with this amount of shrinkage and attempt to do nothing about it. It is safe to say, however, that in such a congregation an adequate and thorough follow-up program will reduce shrinkage to almost nothing; indeed, it may result in the collection of more money than was actually pledged in the initial campaign. And in the churches that normally suffer as much as a thirty-per cent fall-off each year, a good follow-up

program will in every case reduce the shrinkage to a far smaller and more reasonable figure. There is no reason for any congregation to suffer more than a ten-per cent shrinkage, and there are very few situations in which ten per cent is really necessary.

The follow-up program should be divided into two general sections: the post-canvass program and the continuing program. The purpose of the two programs is different: the post-canvass program is really the completion of the original canvass, while the continuing program is for the purpose of controlling pledge payments and bringing new families into the program. Two separate committees should be appointed for the two tasks, and the post-canvass program should be planned so as to conclude from thirty to forty-five days after the end of the canvass period. The continuing program, as its name implies, becomes a permanent part of the church organization.

The post-canvass program is necessary because even in the best canvass there will be some families who have not been contacted by the close of the visiting period. Some will be out of town, some will be ill, and there will almost always be a few who have been missed by their canvassers for any one of a number of reasons. These families should be assigned to the post-canvass committee and should be visited at the first opportunity. It seems to work well to appoint to this committee four or five (this is usually enough) of the most successful canvassers in the original canvass organization.

The post-canvass program is carried out exactly like the canvass itself. The chairman of the committee takes all of the cards involved and assigns them to his canvassers on a selection basis, allowing them to choose their own if they wish. Canvassers should feel under the same compulsion to complete their calls as in the original canvass, and a deadline should be set for the disbanding of the committee. Normally a thirty-day period is more than sufficient, although if the program falls during vacation time it may be better to extend this to forty-five days. Certainly no longer time should be allowed. At the close of the post-canvass program any cards that are left (not more than a half-dozen at the very most) can be turned over to the continuing committee for further processing. When this is done, the work of the post-canvass committee is ended.

Depending upon the polity of the congregation involved, the con-

tinuing committee may consist of the church treasurer and his finance committee; or it may include the treasurer and others of his or the governing board's choice; or in some cases the governing board itself may constitute this committee. The important thing to remember in selecting this committee is that it must continue to function year in and year out, without the motivational impact of the original canvass. Membership on this committee, then, requires a real dedication to the continuing life of the church and, if possible, some proven ability in fund raising.

The work of the continuing committee is actually threefold. First, with the treasurer it is responsible for maintaining a continual audit of the pledge records, so that the church is aware at all times of the relationship between its expectations and the amount it is actually receiving. Second, it has the task of bringing new families in the church into the program on the same basis as those who have already made their pledges. Finally, it has a responsibility to revisit families who were in the church at the time of the original canvass and who either refused to pledge at that time or who made token pledges in relation to their ability to give. Many committees will shy away from this latter task, but it is an essential one.

Actually it is possible, although seldom advisable, to separate these functions into two committees, one to keep track of pledge payments and one to do the visiting involved. Except in very large congregations, however, it has not proven necessary to do this, and it does not generally seem to be desirable.

The work of the continuing committee begins as soon as the letters of acknowledgment have been mailed and the treasurer has set up his books. Needless to say, this must be done well in advance of the beginning of the pledge period. The first month of the pledge period will see this committee completing the work of the post-canvass committee if any calls remain. At the end of the first month and at least once a month thereafter, the committee will do a complete review of the status of all pledges. While very little will probably be revealed in the first such analysis, certain patterns will become quite apparent within the first few months.

The patterns of pledging can be divided for convenience into five general categories. Each of these suggests certain action, and it will

be the responsibility of the committee to take such action where indicated. The categories may be labeled "active," "intermittent," "slow," "doubtful," and "no pay."

"Active" pledges are those that are paid on schedule and paid to date. The only action required in relation to these is the rendering of a monthly or quarterly statement, indicating that the pledge is in good standing. In all cases monthly statements are more effective than quarterly, if the committee is able to do the work that is involved.

"Intermittent" pledges are those that are uneven in payment but that are generally paid to date. Pledges that are regularly paid each month should be considered "active" rather than "intermittent," even though a weekly pledge is involved. Many people prefer to pay this way. If, however, the payments are not sent regularly but come in from time to time, the pledge is "intermittent," even though there is no sign of the person's falling behind in his total pledge. No action is required, of course, until the pledge does fall behind, which may never happen. The only reason for making a separate category of "intermittent" pledges is that the likelihood of their falling behind is much greater than in the "active" group, and they should be watched with correspondingly greater care.

The "slow" category contains those people who seem to be making a real effort at keeping up, but who are usually somewhat behind schedule in their payments. If a pledger sends checks from time to time which are payments "on account" but do not bring him up to date, he belongs in this category. In most cases a family falls into this category because there is a problem about the pledge itself. Either it is too large for the family's ability to pay, in which case payments will fall farther and farther behind, or some other difficulty exists which should be investigated. Families who fall behind on their pledges nearly always get discouraged in the long run and become "no pay." This is because they tend to feel guilty about the accumulated amount they owe, and in some cases this guilt is so great that they leave the congregation. This serves to point up the necessity of an early adjustment of the pledge, before the arrears become large enough to be an embarrassment.

Before calling upon a "slow" family, the committee should always consult the minister to see if he has information concerning their

pledge record. In rural communities it is not uncommon to find people whose income derives from agriculture making token payments through the year and bringing their pledges up to date when the crops are in. In some areas even the banks are in the habit of making "harvest loans," in which the borrower pays the interest and a token amount on the principle until harvest time, at which time he makes a "balloon payment" to close out the debt. In such an economy it is not surprising to find church pledges being handled in the same way, as a matter of course. If these or similar circumstances prevail, the committee should know them before approaching a family. In any case, the approach should be made cautiously and diplomatically in order to avoid hurt feelings. After all, the "slow" pledger *is* paying. His reasons for being in this category may or may not be good ones.

The line between the "slow" category and the "doubtful" one is very thin and is easily crossed. In general, the "doubtful" category includes those who have begun to be "slow," and about whose slowness the committee now has some information. The slow payer who refuses to discuss his pledge; the person who is known to have suffered some financial reverses; the person who has obviously overpledged; or those who for any of a number of reasons seem unlikely to keep up with their pledge payments may be included in this category. They should be moved into other categories as soon as their pledge payments change. If they stop paying altogether, they go into "no pay"; if they continue to pay on account, they are moved back into "slow"; and in some cases they may prove to be "active" or "intermittent." In general, doubtful pledges are handled in the same way as slow ones. The only reason for this category is to enable the committee to make a realistic continuing appraisal of the church's potential income from month to month.

The final category is that of "no pay." In every canvass a certain number of families make a pledge, sometimes a generous one, and never even begin to pay it. It is hard to know the reason for this, but it always happens. With these people it is especially important that the committee consult the minister before taking action, since sometimes this behavior indicates a dramatic change of circumstances. If no such extenuating factors exist, the family should be called upon

have prevailed and that the family now regrets the size of its original as soon as possible. In many cases it will be found that second thoughts pledge. The obvious course is for the committee to make a new call and to take a new and reduced pledge. It is far better, both for the family and for the church, to take a new pledge that will be paid rather than to leave an old pledge on the books unpaid, even though the new one is much smaller.

When action in any category becomes necessary, it should be taken with a great deal of care and tact. In most cases a telephone call is better than a personal one, strange as this may seem. This is true apparently because a visit tends to make the family feel that the matter is viewed as a serious one, while a telephone call may seem somewhat more casual. Of course the attitude of the caller will make the difference here. If the pledge is a "slow" one, the caller may take some such tack as: "We were just a little uncertain as to how your pledge was to be paid. We noticed that you were not paying it weekly and we wondered, just for our records, if you were going to make monthly payments instead?" A little tact will go a long way toward keeping a family from feeling defensive.

If it is felt that a telephone call is unwise, or if the situation really is serious, a personal call by one or more members of the committee is in order. Here, too, however, the committee must go to any length to show that it has the interests of the family at heart. After all, a pledge is a statement of intention to pay. But it is *not* a legal debt and should not be handled like one. If there is any indication that the family is overpledged, this is the time to suggest an adjustment on the pledge. If there is any feeling of resentment it should be dealt with now before it grows and draws the family away from the church. Sometimes a family will find it hard to admit that it has overpledged. If the committee is as sympathetic and understanding as possible, the family may be able to make this admission and adjust its pledge before it becomes a burden.

Before the committee takes *any* action, it should make sure that it has all available information. The pastor should be consulted on a regular basis during or after each committee meeting and asked to add his recommendation in individual cases. He is the one who will know of illnesses or other unusual circumstances which may be af-

fecting the family's pledging record. It is embarrassing for both the committee and the family when the committee calls without such information. Every effort should be made to avoid calling "blind."

Finally, in some rare cases it is better to do absolutely nothing. Especially on the pastor's specific recommendation, but sometimes for other reasons, it is better to let a family work the matter out for itself. As a rule this will almost never be done, but cases will arise where it seems best, at least for a short time.

When it appears that an adjustment on the pledge is in order, there are two main principles that should be applied in every case. The first principle refers again to the fact that a pledge is a statement of intention. Therefore, it logically follows that when intent and fulfillment differ there is a reason. Either the family has changed its intention or it has found that its pledge is impossible to fulfill.

Many serious pastoral situations have gone unnoticed because the committee and the pastor have not attached enough importance to the fact that a pledge is not being paid. Very often a real or fancied grievance against the church or the minister comes to light when a pledge goes unpaid. It is as important for this reason as for the money involved that such delinquencies not be allowed to go unchecked. An unpaid pledge is always—it must be—a symptom of *something*; it is up to the committee to find out what as soon as possible.

If, on the other hand, no grievance is involved, then the pledge is unpaid because it is too large. If this is the case, an adjustment *must* be made. It is here that the second principle should be applied: namely, that it is *regular weekly payments* rather than total amounts that lead to a successful collection program.

If a family has pledged a certain amount per week, the continuing committee must assume that this amount represents the most it can pay in any one week. While this may or may not actually be the case, it is not the committee's place to judge the size of the gift or the spirit in which it was made. If, then, it is assumed that a family can pay no more than its pledge in any one week, it becomes necessary to overlook past due amounts. If the pledge is too large, it should be adjusted downward and the family urged to begin regular payment on the new amount. If, on the other hand, a family feels able to meet its original pledge but has allowed it to fall behind for another reason,

it should now be urged to begin regular payments on the original basis, *without worrying about the delinquent amount*. If, for instance, a family has pledged \$5 per week but has not paid for five weeks, it may feel that it must pay the accrued \$25 at once. If it is unable to do this, as may well be the case, it will often react by continuing to pay nothing. While this does not seem like logical behavior, it is what nearly always happens. It is far better to have a smaller pledge, regularly paid, than a large one that is not paid. By the same token, it is better to pick up pledge payments at a given point than to insist upon back payments with the attendant difficulty for the family involved.

The family, as a rule, will insist upon paying its back pledges, even though it may later find it impossible to do so. When this happens the best suggestion has been found to be the following. Assuming that pledge envelopes are being used, the committee should suggest that the envelopes representing the weekly pledges that have not been paid be taken from the front of the envelope box and placed at the rear. The family should then start making payments with the current envelope and keep its payments up to date from this time forward. Meanwhile, as circumstances permit, an envelope may occasionally be taken from the rear of the box and filled with the correct amount. Over a period of months, if the family desires, the pledge can thus be brought up to date without hardship.

The chief virtue in this suggestion seems to be that it enables the family to avoid feeling that it is "welshing" on its debts. Actually it matters little whether the delinquent amount is ever paid since, so far as the church is concerned, it is the regular weekly pledge that is important. But, as a device, it has been found very successful in enabling families to accept the "forgiveness" of the delinquent amount and at the same time express their willingness to pay it as quickly as they can. Many times they do, and this, of course, is all to the good.

The second area of concern for the continuing committee is the inclusion of new families into the church's giving program. This is a matter that, in some churches, requires a great deal of time, while in more stable communities it may actually be only a small part of the committee's work. New families should be visited at stated times, perhaps at quarterly intervals. The visit should be accompanied by

announcements and other material in much the same manner as the original canvass was carried out. In fact, if any considerable number of families is involved, the church may want to consider and use the "partial listings canvass" device originated by fund-raising firms. In this method families who have entered the church since the previous canvass are treated exactly as the entire congregation was treated earlier. They receive the same or similar material; they are invited to a dinner or dessert meeting; and the canvass follows the same pattern as the total canvass, except that it is done on a smaller scale. If only a few families are involved, less preparation may be needed. The important thing, of course, is that each family receive a full-scale canvass call.

While some ministers and governing boards will shudder at the thought, we also suggest that calls be made upon families who made token pledges in the previous canvass and also upon those who refused to pledge. As we have seen earlier, these are the real "missionary field" in this area, and they should have another opportunity to measure up to their need to give. This is the point at which the Church's real theology of giving speaks. If we are merely interested in raising money, we then ought to be willing to take "no" for an answer and cease calling upon this group. But if we are convinced that a family's entire spiritual life depends upon its giving adequately for the spread of the Kingdom, then we have no right to accept such an answer. People deserve a constant reminder that they are still falling short of God's standard in this area of their life. There is no need for embarrassment. Such calls should be made again and again if necessary.

In calling upon new families, it is extremely important that the tithing standard be stressed during the first visit. Many churches have operated upon the theory of "letting them in easy," accepting whatever is offered the first time and hoping to teach the tithing standard at the next regular canvass. This is not good, for if a church takes a token pledge even once, a pattern is established. It is far better to let a family know at the outset that it is joining a parish which has a standard and that the standard is the tithe. After all, most people accept the standards of the groups they join—or they do

not join the groups. Simple honesty demands that they be informed as to what these standards are.

Just as in the canvass itself, the key to a successful follow-up program lies in careful attention to detail. The foregoing simple steps, if followed carefully and without variation, are all that is required. If these things are done, attrition will be held to a minimum and the canvass will end with the same success with which it began. No canvass is ever complete until it is time for the next one!

XIV

Unpledged Income

AN AREA OF CONCERN THAT HAS BEEN VIRTUALLY UNTOUCHED IN the discussion so far is that which we might call "unpledged income," by which we mean the several sources from which churches normally derive income in addition to money pledged. In our earlier discussion of current practices we spoke somewhat slightly of certain of these and said that the Church has been guilty of extremely bad public relations in the use of them. Since we feel strongly that this is the case, it seems important to deal at some length with certain general categories of "extra income" activities and to point out the specific objections to them in terms of a complete stewardship program.

It has now become fashionable in certain quarters for the clergy, at least, to deprecate the money-raising activities of, for instance, the women's guilds. While frankly we are glad to see this is the case, it must also be admitted that bad feelings have often resulted, especially among hard-working groups that have for many years made themselves responsible for large areas of the church's support. To turn on people who have worked long and hard for their church and to tell them that what they have been doing is wrong, without offering a full and logical explanation for the statement, would seem to be most unconstructive. They deserve better than that. There are a number of criteria that might be applied to any fund-raising activity to test whether or not it is conducive to good stewardship. The "rightness" or "wrongness" of any specific activity can be fairly easily measured by these criteria.

First, nothing should be allowed that specifically undercuts or denies the basic motives for stewardship. The Christian steward gives

to his church in order that the Church may do its work in the world; the Church, therefore, should never approach him on any other basis. Any schemes for sugarcoating the appeal and making it "fun" to give have in them the danger that the giver will lose sight of the stewardship motivation. No absolute statement can perhaps be made; there is nothing immoral about having fun. But the right motivation must always be present, also.

Second, the ethics of the Church must always be at least as good as those of the world—and should be considerably better. This means that the Church must never be in the position of giving less than value received in return for any money given in what purports to be a commercial transaction. The \$100-a-plate dinners of political parties have the virtue of exaggeration; that is to say, no one who subscribes to them could possibly believe that he is going to receive a dinner that will justify his expenditure. He is making a donation pure and simple, and he knows it. On the other hand, to charge \$1.50 or \$2 for a \$1 item is to walk a thin line, and it is hard to say that the Church is not guilty of overcharging. Gifts should be gifts, and fair charges should be fair charges. The line between the two should be clear and distinct.

A third criterion should be simply that the Church takes care of its own. While there may be some exceptional cases, which we shall discuss later, in which a church may ask help from the community at large, generally speaking, any activity that depends upon support from non-churchmen is apt to be suspect. This would always be true insofar as the normal expenses of a church are concerned. If the Church is true to her missionary imperative, every non-churchman is subject to the missionary enterprise. It is unthinkable to ask him to pay for the Church's gift of the Gospel before he receives it.

With these criteria in mind, let us turn to some of the ways in which the Church has normally added to its income, and apply them. It is already apparent that some of them will fail to pass muster. In other cases the decision is not so clear cut, and there must always be a large area in which the various congregations will have to decide for themselves. But even here the general principles may be of use in making the decisions.

We can dispose in a few words of the activities that are either il-

legal, immoral, or both! Reference is, of course, to that class of activity that may generally be described as "gambling." This group would include the carnival that features out-and-out games of chance and in which a church becomes no better than the "house" in a gambling casino, the church bingo or keno game, and the raffle or lottery. Most such activities are regulated by state law, and in some states the churches have been known to operate in open defiance of the law, knowing that most judges would hesitate for a long time before applying legal sanctions. Such behavior is beneath contempt. Suffice it to say that churches that indulge in such activities forfeit in terms of community respect far more than they can hope to gain in dollars. The church that countenances such practices pays for its lack of moral sense in the long run.

In the same vein, however, and in violation of our chosen criteria there are a number of activities that, while not actually illegal, still partake of the moral stigma attached to anything that can be called gambling. Two examples will suffice. Most state laws make a distinction between games of skill and games of chance, and many church carnivals take advantage of the distinction. Suppose that the object of a game of skill is to break balloons by throwing needle-pointed darts at them; now, obviously, for anyone but a professional dart thrower (if such a profession actually exists) this game is as much a game of chance as is a roulette wheel. A competent poker player would be taking far less actual chance in playing the game he knows well than would a person who picks up a baseball with the intention of knocking over a bunch of weighted metal "milk bottles" which must be hit at a precise spot if they are to fall. When, as is often the case, the winner in one of these games receives a prize whose actual value is less than the amount he has paid to play the game, the morality of the enterprise is even more open to question. Once again, all three of our criteria apply.

The same may be said, at least within limitations, of the practice of offering door prizes in connection with social events. Often state laws prohibit lotteries per se but allow the giving of so-called "door prizes," and not a few churches have taken advantage of this. If the person who buys a ticket to an event actually receives his money's worth simply through attending it, there may be no particular harm

in offering some small extra inducement to add to the fun of the thing. If, on the other hand, the door-prize feature is actually a lottery, it should not be countenanced, even if technically it can be said to be legal. A church that sells ten thousand tickets to its fair and offers an automobile as the door prize—knowing all the while that only a small fraction of the people who buy tickets will actually come to the fair—is well aware that it is conducting a lottery, whatever euphemism it may use for it. On the other hand, if a few prizes of small value are offered at the same fair and if the winner must be present to receive his prize, the issue is not so clear cut, and it is probable that the church has avoided the charge of gambling. It must decide for itself whether it wants to walk this thin line in the eyes of the community. And in any case, while it may be giving value for value received, the chances are high that it is violating the other two criteria; that is, it is covering up the motivation for stewardship, and it is probably depending upon the unchurched for support.

Even if the church takes no chances with gambling, it must still ask if carnivals, bazaars, and so on really represent the sort of stewardship it wishes to achieve. Another area of money-raising, includes rummage sales, cake sales, et cetera, and is one in which the Church actually goes into business in a small way and tries its hand, in fact, at retail merchandising. In discussing these activities, one must be aware that they are sanctified by long custom and usage and that to many saintly women especially they are an important part of church life. While they probably—at least at times—violate all three of our criteria, one hesitates to say that they should be discontinued all at once. The writers would prefer not to have them, but we have to admit that we would hesitate to adopt an uncompromising position on the point. It may be best to discuss these sales in terms of both advantages and disadvantages and to leave the decision in the matter up to the reader and his congregation.

Proponents of such activities point out, of course, that there are many side benefits which are not apparent in the income they produce. Fun, fellowship, an opportunity for the women to serve their church—all of these things, they say, come about through these typical women's group projects. And naturally this is so. In fact, the financial argument in favor of these projects is one of the weakest,

since they are generally far more productive of fun and fellowship than of money. If money were the only object, most women's guilds would prefer to make a small donation rather than to spend days sorting articles for a rummage sale or preparing for a bazaar. It is only for the joy of working together that they really do these things anyway, if the truth be known.

This being the case, some of the stigma can be taken off such activities if they are given for the benefit of special projects that are not an essential part of congregational life. A denominational hospital which operates at a loss due to its practice of accepting a high proportion of charity cases is the recipient of help from churches of its denomination. Since no church membership requirement is involved in being accepted as a charity patient, this hospital in fact benefits the entire community. In such a case it may not be amiss for a certain group to ask the entire community, through its attendance at a fair or a bazaar, to support the hospital. Stewardship is not the question, since we are going outside the church for support. If those who patronize the bazaar receive value for value as well, it is hard to be too critical of such a project.

A real danger arises, however, within a church, even in such seemingly harmless projects as this. This is the danger that both those who stage the event and those who patronize it will feel that they have somehow done their part and that their stewardship responsibilities are covered. This applies, of course, to members of a church. If a woman has worked thirty or forty hours to prepare and stage such an event, it is understandable if she feels that she has done a great deal. To ask her to continue at a tithing level of stewardship in addition may seem to her to be unreasonable. The same may be true of the person who has spent \$5 or \$10 buying cakes or hand-worked doilies. While he has presumably received his money's worth, the fact remains that he thinks of the \$5 or \$10 as a gift to the cause for which the benefit is held. When it is time to ask him for a real gift he feels that he has already made it.

In the community at large there are certain clearly defined rules covering the subject of benefits, and it is fairly easy to see what they are. A lodge or social organization may go all out to raise money from the community at large for some project of its own that benefits the

community. In many cities, for instance, the Shriners or other Masonic organizations support their community hospitals through special fund-raising affairs. But none of these organizations would dream of approaching the community for funds for their own organizational use. When they wish to build a lodge hall they pay for it themselves. The Red Cross, the National Foundation for Infantile Paralysis, and similar groups, on the other hand, have no internal organization except that which is necessary for distributing their services to the community. Hence they, too, may be the subject of community appeals. A church might well be guided by the same principles. If the project will benefit the entire community, it is no worse than questionable to approach the entire community for its support. If the project is for the benefit of the church itself, then only the church should pay for it. And when this is the case, there is no point in the "sugarcoating." The answer lies in stewardship, not in special events.

There is one other aspect to this type of fund raising which is generally not considered at all, but which should be. This is the question of the church's responsibility to the rest of the community. In some cities the Goodwill Industries and the Salvation Army, to name but two, exist and carry on their peculiar ministries through the operation of "thrift shops" which are, in effect, permanent rummage sales. In addition, there are many private enterprises that involve the sale of second-hand goods. When a church holds a rummage sale it is entering into direct competition with these businesses. Bake sales offer competition to bakeries, and Christmas bazaars and the like compete with gift shops and novelty stores. When we add to this the fact that many churches are in reality operating full-scale retail businesses without any reference to the laws of their state which govern such businesses—for example, health and sales-tax regulations—some more questions are raised. We have agreed that the ethics of the Church in such matters should improve upon those of the world. They do not always do so.

For the sake of a definite position here it might be well to summarize what has been said. The summary can apply to fairs, carnivals, bazaars, cake sales, rummage sales, benefit concerts and recitals, plays and other performances, and, in general, whatever the mind of man (or, more usually, woman) can devise. If one of these activities does

not deny the basic stewardship teaching of the Church, if it gives value, tangible or intangible, for value received, and if it is not just a method of trying to part a non-churchman from his money for the support of the church, then it may be considered as a possibility. This is, it will be noted, a far cry from blanket approval. But the decision will have to be made on other grounds than those within the scope of this treatise.

One class of activities is, in fact, quite easy to defend and probably represents a fairly important part of church life. These are the performances, usually benefits, which introduce a definite cultural or social note into the community. Great plays, organ recitals, under some circumstances fashion shows—things of this sort may actually do a good public relations job for a church and at the same time bring in some income. If the entertainment is well worth the price of admission and if it is an entertainment worthy of church sponsorship, most of the objections of which we have been speaking would certainly not apply. In many cases people have found their first contact with the Church through such affairs and have later become members as a result of this contact. A church would be foolish not to take advantage of opportunities like these.

A question which arises in many churches is that of soliciting the community for direct donations, usually for a building program or something of that sort. The merchants in a city, especially, are often the objects of such appeals. Everything that has been said in regard to the practice of asking the unchurched to support the church would seem to apply here, with one possible exception. A great deal of care, however, is necessary in applying the exception.

If, as sometimes happens, the church edifice is of unusual value to the community—as, for instance, in a New England town where it is an historical landmark—then the town might be expected to contribute to its restoration or maintenance. Sometimes a church auditorium, particularly in rural towns, is the only auditorium in the community and is subject to use by all sorts of groups. Often in a large city a cathedral may furnish a tourist attraction of a high order, and thus the entire city may be interested in its continued attractiveness. In cases like these, which are few in number, there may be some justification in seeking community support. An extreme example of this

sort of thing might be the California missions which in many cases have practically no congregation and yet are of inestimable historic value to the people of the state at large. There is no question here of support of the Roman Catholic Church as an institution; it is the buildings themselves that furnish the focal point of public subscription, even though they may continue to be used as parish churches as well. In speaking of general principles in these cases, it would seem best to say that a church should not expect to receive more from the community than it expects to return in some other form. If it is to err, let it err on the side of its own responsibility.

In no case, obviously, should any pressure be brought to bear. It is unfortunate even to have to mention it, but there have been well-documented cases in which the implied threat of economic sanctions or boycotts has undoubtedly been used by church groups in order to force a merchant or businessman to contribute to one of the church's programs. Such a procedure is completely immoral and unjustifiable, and any church group should lean over backward to avoid even the possibility of misunderstanding in the matter. It is better never to complete a building program than to have even one merchant feel that he has been "blackmailed" into its support.

Much the same things should be said in regard to the widespread practice of many churches of receiving "gifts in kind." While such gifts include such small items as napkins, placemats, church calendars, and the like, there is also the widespread practice of a church's furnishing its own building materials, while the contractor bids on the job exclusive of their cost. In some cases this practice has sent the men of a church off on a frantic hunt for discounts, which has reflected no credit upon their congregation. While it is perhaps not wrong per se for a congregation to supply its own materials, the practice is questionable at best. In the first place, every contractor has his own suppliers and subcontractors who generally deal with him on a discount basis. It is to the contractor's advantage to buy the materials as cheaply as possible since he can thus make a lower bid on the project himself and increase the likelihood of his being awarded the contract. Thus he is continually on the lookout for legitimate discounts. When a church is able to buy materials at a greater discount than the contractor, it is almost always for one of two reasons. Either

the dealer has been pressured into setting a price at which he cannot make a legitimate profit or else he is simply trying to buy the good will of the congregation—in short, it is a form of advertising. If he has been pressured, something is obviously wrong. We shall speak of the question of good-will advertising in a moment.

First, however, let us deal with the practice of discount hunting in general. As has been said, the contractor is himself a discount hunter. He has to be. As a result, he can recognize a legitimate discount and evaluate it in its proper light. When the men of the congregation go out to seek discounts, they are tempted to play one dealer against another. In a recent case in the San Francisco area, a congregation went completely out of its community to buy most of its building materials in order to save a few cents on the dollar. They bought the materials, but they also bought a load of ill will from their local merchants for which they will be a long time paying. Two merchants actually quit the congregation in protest against the pressure that they felt had been applied to them. There was some question also as to the quality of the materials that were finally supplied. A risky business all the way around!

To return to the other possible motivation for heavy discounts—the possibility of good-will advertising—the congregation incurs several risks and obligations here as well. In the first place, if a gift or a discount is frankly made as a form of advertising, it is ethically incumbent upon a church to see that the advertising actually reaches its mark. Some public mention of the gift is absolutely essential, and the donor's name should probably be published as widely as possible by the church. This is simply an application of the principle of "value for value received." Now this raises another question; namely, does the church wish its name to be connected with a commercial enterprise in any such way? Many advertising media reserve the right to test the products they advertise and to reject those it feels are in one way or another unworthy of mention. This safeguard is obviously not open to a church organization. Hence, if a church accepts a gift on a pure "advertising" basis, it must take its chances as to the business ethics of the man involved, the quality of his product, et cetera. In many cases it is a dangerous chance to take.

A case came to light recently in which a church accepted the gift

of a number of church calendars from a funeral home in the city. Not wishing to lend the church's name to the mortician's business but wishing, nonetheless, to have the calendars, the minister arranged with a printer in his congregation to print a set of gummed labels which gave further information about the church; these were carefully placed over the funeral director's advertising message before the calendars were sent out. This, it would seem to the writers, was a clear case of violation of the most fundamental business ethics. If a church is to accept a gift that is clearly advertising, then it must take the consequences. If it doesn't want to lend its name to the donor for his business purposes, there is no ethical way in which it can accept the gift. If the gifts are received for advertising purposes, the church has an implied but morally binding contract to see that the advertising reaches its audience. On the whole, it is best for a church to count carefully the teeth of any gift horses that may come its way! Some of them have been known to bite!

In closing this consideration of unpledged income, let us consider briefly one type of fund raising which bears no particular relation to any we have discussed, except insofar as it is also a method of raising money apart from pledges. This is the method of the special appeal for a special purpose, a method that is almost universal in our churches today. This is the procedure by which a certain definite need is announced at one of the services of the church. The denominational hospital or seminary often sets aside a certain Sunday each year on which the people of all the churches in a given area are asked to contribute a loose offering to its support. In the Episcopal Church, "Seminary Sunday" is observed throughout the entire national Church when the various congregations give their money to the seminaries of their choice—often to the school of which their rector is a graduate. In that denomination the seminaries are actually dependent for a large share of their yearly budgets on this one special appeal. With stewardship in the Church at its present level, it is hard to see what else could be done.

In point of fact, however, all such special appeals are in danger of violating our first criterion; that is, of undermining the stewardship teaching as a whole. Consider a parish that has adopted a tithing standard. In such a parish every family would theoretically be giving

to the very limit of its ability. While this is highly unlikely to be really the case, the fact remains that the church must assume that it is. We cannot talk out of both sides of our mouth. We cannot say in effect: "Give everything you can to the Church. And since we know you won't really do it, here is the opportunity for you to give some of what you're holding back." We don't want to encourage our Ananiases and Sapphiras!

On the other hand, the practice of special appeals may have some justification when we consider that even the tithing standard is a minimal one and that many people may want to give more than this. In such cases the special appeal may furnish the opportunity. We would be most hesitant, therefore, to conclude that such appeals should never be allowed.

The best answer to this particular problem may lie in doing everything possible to make certain that special appeals really are "special"; this is to say that everything that can possibly be budgeted on a year-to-year basis should be so budgeted. Special appeals should be left for emergencies only, and as few of these as possible. If a person wants to give more than his tithe, let him pledge this also.

Obviously, however, an interim measure is necessary. It will be a long time, for instance, before the Episcopal Church is able to support all of its seminaries through its regular national budget or through the budgets of its provinces. The day of universal stewardship is far away in most denominations, and the institutions that now depend upon special appeals must continue to be so supported. Such an interim measure is easily available to the individual congregation that has accepted a mature position in stewardship. This is the device of a "benevolence fund" or "special-appeal fund," to be included in a church's regular budget and administered by its governing body. A church that has allowed such an item in its budget will, when approached with a special appeal, make a grant *as a congregation* rather than as individual members. It will be extremely reluctant ever to approach its people with a special individual appeal. Of course, it is then incumbent upon the governing body to keep the people informed of the ways in which this money is spent. In some cases it may be decided to allow the appeal to be made by an outside speaker, just as though individuals were expected to respond. Then on the

following Sunday the minister can announce the amount that the governing body has allocated to this appeal. Thus, the educational value of the special speaker is not lost, but he is not placed in the position of "begging for alms" from individual members of the church. Most speakers will accept this as a welcome change.

There are undoubtedly other questions that should be raised under the general heading of "unpledged income," but the examples cited would seem to cover most categories except that of the endowment, which will be considered by itself in the following chapter. In general, it should be fairly obvious that the writers are not noticeably enthusiastic about any of the sources of income with which they have dealt. This should come as no surprise to the reader who has followed the line of reasoning of the book to this point. To one who wholeheartedly accepts this position it should certainly be obvious that most of the church's income should come from the pledges of its people. While some other sources of income may be admissible, none of them are as conducive to the financial health of a congregation as are the pledges themselves. With these general principles in mind, each congregation must decide for itself just how far it wishes to go in the direction of seeking and encouraging income from sources other than church pledges.

XV

The Creative Use of Endowments

"WHEN A MAN COMES INTO MONEY," SOMEONE HAS SAID, "EITHER God gets a partner or the man loses his soul!" The same thing is true of a congregation.

While most congregations would find it hard to believe, one of the greatest problems that can face a church is possession of too much money. The custom of leaving large sums of money to the Church has declined a good deal in recent years—probably because the number of people who have large sums to leave is so much smaller than formerly. But there are still many congregations, mostly in the older, established cities of the East, which control large amounts of money in the form of trusts and endowments. In altogether too many cases these endowments, far from giving the Church the opportunities the donors had in mind, have led to a partial atrophying of the lives of the congregations. Rather than wings upon which the churches could fly, the endowments have been millstones around their necks. The problems faced by the endowed church are real problems, indeed. For this reason it seems well to devote some time to discussing, in general, what these problems are and some solutions to them.

The churches have always rather expected that their wealthy members will remember them in their wills; often they have been disappointed. The Book of Common Prayer of the Protestant Episcopal Church contains specific instructions to the clergy that they shall from time to time remind their parishioners of their duties to the Church in this connection. Other denominations have taken similar steps. Everything that we have said about stewardship would apply equally to the person who is making his will. God's work goes on after

our deaths, and it would be ridiculous for us to practice stewardship in our lifetimes, only to let our estates go to less worthy purposes. Nothing that we shall say in this discussion should in any way be taken as a criticism of the practice of bequeathing money to the Church. It is a truly Christian practice and one that every Christian of any means should consider seriously and prayerfully. Like all good practices, however, it can be turned to evil. A number of cautions should be noted.

Certain considerations will cross the mind of the prospective donor as he prepares his will. If he is truly interested in the life of his church he will not want to leave the money in such a way that it will be a problem to his congregation. On the other hand, most of us in his position would want to feel some assurance that the money would be carefully spent and put to maximum use. In some cases donors have attempted to solve these problems by specifying the uses to which the money may be put. But this sometimes leads to other problems that they cannot foresee.

In one Episcopal diocese at the turn of the century a considerable sum of money was given in the form of a trust in favor of an orphanage that was operated by the diocese. The terms of the bequest were ironclad; the money could not be diverted to any other use. After some years, due to changing social conditions, it was no longer economically feasible to maintain the orphanage nor was it needed in the life of the small community where it was located. The result was an impasse. The matter had to be taken to court and the terms of the trust changed, a process that took some years and involved considerable expense. Meanwhile, the money was frozen, unavailable for important projects to which it could have been turned. Even when the terms of the trust were changed, the court felt bound to lay new restrictions on its use, restrictions that may well render it unusable again within a very few years. The woman who made the bequest had had nothing but the best motives: it simply never occurred to her that conditions would change so drastically. She had only wanted to ensure that her gift should be used to best advantage. She nearly succeeded in rendering it unusable altogether!

On the other hand, many successful businessmen have been notoriously distrustful of the business acumen of churches and their governing bodies. Many such men have felt that they could not in

good conscience leave their money to the Church to do with as it would. Caught between what they felt was the real necessity of restricting its use and the alternative of leaving it without instructions, they have felt that they could do neither. The result has been that a larger and larger percentage of such money has gone to private benevolent foundations, and less and less has come to the churches.

From the point of view of the congregation itself there are one or two real dangers which must be considered. One of them is the "Mama's Bank Account" syndrome, which we so title with apologies to the author of the successful and amusing play by that title. In one church, which was known to have "some endowments," the pledging of the people hit a lower level each year until finally the situation was desperate—so desperate, in fact, that the minister felt that he was called upon to resign his charge in favor of someone who could teach stewardship more successfully. With this resolve in mind, he decided first to interview some of the poorer pledgers to find out, if he could, why they refused to accept even a minimal standard of giving. It took him but a few visits to discover that the people were under the impression that their gifts were not needed. After all, it was common knowledge that the church was heavily endowed. Why, they had heard that in years past someone had actually left more than \$200,000 to the congregation! Why on earth, then, should the church need the few dollars a week that they could give? It just didn't make sense!

The only thing that didn't make sense in this situation was the fact that the minister and his vestry had not informed the people of the terms of this endowment. For, while the facts were right and the amount was more than \$200,000, the bequest itself had been made in the form of what is sometimes called a "spendthrift trust"; that is to say, the principle amount was reserved forever, and the church could derive income only from that principle. At the going rate of interest, that income amounted to about \$8000 per year. Since it was a large city church with several old buildings, the amount was barely sufficient to keep the buildings in repair. With a total minimum budget of \$70,000 per year, the congregation needed \$62,000 in pledges to continue in operation. The pledges had fallen until they barely reached the \$40,000 mark, and gave every indication that they would continue to drop.

In the play of which we spoke, "Mama" made use of an imaginary bank account to bolster her family's feeling of security, but she knew what she was doing. To the average layman the very word "endowment" calls up a picture of unlimited funds to be used by the church. The endowment becomes a legend in the minds of the people, and they no longer feel any sense of urgency about their own giving. Their resultant behavior is most destructive to the financial life of the church.

The situation is even worse when the congregation is correct in supposing that the endowments are large enough that the church will continue to operate if the congregation makes no pledges at all. There are actually at this time a number of churches in the United States which have had no financial canvasses for many years. They are in possession of endowments sufficient to pay *all* of their expenses, and they consider that pledges from the congregation would be superfluous. This situation must inevitably prove fatal to the churches involved. If there be any truth at all to the statement that men must give in order to live, at least in the Christian sense, then the members of these churches are doomed. When the Church officially connives with the "pocketbook protection," which is present in the best of us, and takes the stewardship motivation away altogether, nothing but spiritual chaos can possibly result.

The dangers, then, that are inherent in bequests to the Church can generally be summed up as follows: Bequests cannot be safely given for a specific purpose, and for that purpose alone; a donor is risking the possibility that his gift may be mismanaged; bequests may be used by members of the congregation as excuses for not accepting stewardship responsibility; and they may destroy the actual stewardship motivation in the members of the church.

From the donor's point of view there are a number of steps he may take in order to safeguard his bequest. One thing he may consider, at least in most denominations, is the possibility of giving to the larger Church or to one of her institutions. It may be apparent to him that there is a real possibility that his own congregation will be harmed by receiving a large gift. If so, let him look to the diocese, conference, presbytery, or even to his national Church organization as a possible recipient. The advantage to this sort of giving is that in

nearly all cases the larger Church is incorporated under state laws and employs professional people to manage its affairs. While a congregation may see good management and bad over the years, the likelihood of bad management in a national Church organization is almost nil. By giving his money in this direction, a person may virtually assure himself that it will always be carefully managed and spent.

By the same token, it is a far safer procedure on this level for a donor to specify the uses to which his money may be put, should he so desire. Any particular institution, hospital, seminary, or the like to which he might make his bequest may conceivably be discontinued one day, with court action necessary to free his gift for further use. On the other hand, by leaving his money to his denomination he may specify that it is always to be used "for seminary scholarships," "for hospitals," or whatever and be virtually certain that such use will always be possible. Even here, however, it is well not to be too specific. Some types of trusts are established "into perpetuity," and perpetuity covers a considerable number of years! Which of us can tell what new needs might arise for which our money may be badly needed? It is better, if we can feel free to do so, to find a beneficiary whose judgment we can trust, and then to trust it! If we have a specific interest in one kind of work, it is possible to channel the money into that work and at the same time leave open the possibility that the trust may be freed if necessary. In the case of the woman cited above who left her money to the orphanage, one more line—for example, "or to other such work with the youth of the diocese as the bishop and council may designate"—would probably have rendered the court proceedings unnecessary. Obviously, in this day and age most wills are drawn by attorneys, and should be. But it is an attorney's business to make the will legally sound and to see that it fulfills the donor's wishes; it is still up to the donor to suggest what his wishes are.

Above all, no donor should encumber his heirs or assigns by naming them trustees or executors of such bequests. There is no need to cite examples, for everyone is familiar with cases in which grandchildren and great-grandchildren of original donors, having lost any interest that they ever might have felt for their ancestor's benevolences, nonetheless were compelled to continue serving as trustees to various

hospitals and orphanages. It does them no good, nor does it benefit the institution, as a rule. If you are going to make a gift, make it a *gift*. If it is true that "you can't take it with you," it would also seem unwise to attempt to control "it" from beyond the grave!

Insofar as the local congregation is concerned, it, too, can take certain steps to avoid the pitfalls attendant upon receiving large bequests. The first step, obviously, is that it be informed not only of the size of the bequest but of the method in which it will be paid and any specific uses to which it must be put. Each year thereafter the treasurer's annual report to the congregation should restate this information. Actually it should do more than restate it; it should call particular attention to it so that there is no excuse for anyone's thinking that it is larger or more easily available than it really is.

If the bequest is specifically designated for certain purposes, one of the finest things a congregation can do is to undertake extra work in that direction, work which it could not otherwise have done. If it is not so designated it would be a marvelous idea for the congregation itself to designate it and, having done so, continue to use it year after year for that purpose, and that purpose alone. One congregation has an endowment that produces about \$15,000 a year, and this amount for many years represented about two thirds of the church's budget. Under the impact of good stewardship teaching this congregation has revived and now spends the entire amount of its endowment, and more, for overseas missionary work, having assumed the burden of full support for three such missionaries. Its local budget is, as it should be, entirely handled by a pledging congregation. The result is that the members of this congregation have a lively interest in the work of the overseas missionaries and are good stewards of their own money besides. The endowment was changed from a liability to an asset, and they are doing work that would be impossible to them if they did not have it. This, we would submit, is a creative use of something that was potentially, and for a time actually, destructive.

Even when, as might occasionally happen in an unusual situation, it becomes absolutely necessary for a church to rely upon its endowments to cover part of its budget, it would be well for the church to have a definite program of "devolution" leading to congregational support. It should choose a goal—some definite purpose to which the

endowment funds should be used—and it should work toward “self-support” on that basis. “Three years from now, we want to turn the entire amount of our endowment to overseas work; therefore we must in that period raise enough money in pledges to support the operating budget.” If this sort of program is consistently taught and followed, the congregation will soon learn to stop thinking of its endowments as excuses for avoiding the stewardship requirement.

There are so many kinds of trusts and endowments of which the church may find itself beneficiary that it is obviously impossible to cover more than the basic principles in a discussion like this. It seems unnecessary, therefore, to belabor the point any further. The general principle is clear: An endowment must never be used in such a way as to free the congregation from its obligation to stewardship. If this principle is clearly implemented in each individual case and if the church takes real steps to see that its people understand the nature and purpose of endowments, no difficulties should arise. Any congregation that has accepted the principles of real Christian stewardship will find that any endowments and bequests it receives will simply add to the opportunities for service that confront it.

XVI

A Vision of Victory

IN CONCLUDING THIS PRESENTATION, THE WRITERS ARE AWARE THAT their readers will by now have divided themselves into two general classes. There will be those who agree with what has been said, at least in the main, and are eager to apply the principles and methods in their own congregations. And there will be those who are convinced that what they have read is a work of pure idealism which could never be carried out in practice. (Happily, there will also be a group which is already practicing sound stewardship methods. We hope that these people have had their convictions confirmed.) For those readers who have not yet begun their stewardship programs we should like to sound a note of encouragement. For the skeptics we should like to provide a vision.

There are signs of the times in the area of stewardship which cannot be overlooked. The Church is beginning to move in this direction. A comparison of books and pamphlets published by the various churches and by commercial publishers over the past fifty years or so is very revealing, for they are departing from the vague and hazy approach that once characterized stewardship teaching. Generalities have become specifics. A spade can be and is being called a spade, and it is no longer a secret that stewardship refers, among other things, to money. A firmer approach to this problem is in the air and can be seen and felt in the very atmosphere of many of our congregations.

The preacher in the pulpit is learning to be as straightforward on this matter as he has had to learn to be on other subjects. One of the unfortunate side effects of the so-called "liberal" theology was

an emphasis upon "prophecy in the pulpit" which almost did away with true prophecy. In their desire to tackle controversial subjects, too many ministers sought controversy as an end rather than as a regrettable necessity. The result was that congregations learned literally to "stop their ears" when the pulpit became too specific. One smiles to remember the preachers of the twenties and thirties who thought of themselves as daring because they preached pacifism. Their congregations, we recall, thought of them as daring and even prophetic, too. The intense nationalism that surrounded our country's entrance into World War II reveals in large measure the effect of their "prophecy." Men who had applauded their ministers' "courage" flocked into uniform and were in many cases followed by the preachers themselves. The "prophetic" men were separated from the "daring" boys in short order; the number of true "prophets" who continued to preach pacifism during the war years earned their right to the appellation, "courageous." So is our prophecy tried by fire.

And so many of us who did not aspire to be considered daring sought on the other hand to be eloquent. We seemed to adopt for our motto the text: "Behold, I speak to you in parables." Calvin Coolidge cannot perhaps be blamed for his immortal remark about the preacher and sin: "He was against it." Most laymen could find little else buried beneath our torrents of eloquence, and in many cases they even had to discover our opposition to sin by a form of logical deduction. If a point could be made in five hundred words, which of us would have made it in twenty-five? It is so easy to confuse obscurity with scholarship that many of our listeners were confused, too, and thought that for preaching to be great it must also be above their heads!

Those days are fast waning, if they are not already gone. A recent book by Theodore Wedel was entitled *The Pulpit Rediscovered Theology*. It might also be said that the pulpit has rediscovered the English language as it is spoken by the man in the pew. In these days if a man wants to talk about money he may do so. Dollars are not disguised as "talents" for the purposes of the pulpit. Needs are dealt with frankly, and many a preacher has faced his congregation flatly with the facts and figures on their own individual giving records. And these things are not thought of as daring. When a preacher says, "This congregation didn't give as much to the church last year as it

spent on cigarettes," the remark will probably be taken seriously. At least the people in the pews have no doubt as to what it means. There is, in short, an opportunity for real communication between the pulpit and the pew, which bodes well for concentrated stewardship efforts.

By the same token, the topic of Church giving is becoming respectable; it is no longer in bad taste for the preacher to mention such a thing. An interesting point is raised when we consider that the years that produced such great sermons on pacifism, Prohibition, race relations, and the like produced almost nothing on Christian stewardship. This would have required too much courage, even for most of the "prophets" of the liberal era. Such courage is no longer required. In most congregations the expectation that the preacher will speak from time to time on stewardship is accepted as a certainty.

Because of this the Church—or, more accurately, its clergy—is gaining a certain self-confidence which has been lacking in the past. This is greatly bolstered by the so-called "revival of religion," which has given many of us the remarkable experience of shepherding congregations that continue to expand regardless of what we preach. The result is that we are learning to say what we have to say not in the hope of being thought courageous but simply to get it said. It is hard to preach on stewardship—or, indeed, on anything else—when we must stand aside and marvel at our own courage in doing so. But as we begin to realize that our congregations are interested in what we have to say for its own sake and that they listen and mark and digest, it becomes easier and easier for us to preach honestly and straightforwardly and without self-consciousness.

Many clergymen have been astonished to find that, far from resenting their teaching on stewardship, their congregations have sometimes actually anticipated it. It is easy to find churches in which the move to a more mature stewardship approach has begun with the laymen, while the minister follows hesitantly in the rear. In some cases the minister has feared a direct approach which might give offense, only to find that, insofar as a large proportion of his people was concerned, he was beginning to give offense by being so lukewarm on the subject.

After all, it is the people of the Church who are the real losers

when there is no adequate stewardship program. They are the ones who must sit in old, unattractive church buildings, on rickety, uncomfortable pews. They are the ones whose children are taught in rooms that would be considered disgraceful by the most backward public school system. It is their church that is held up to ridicule in its community and pitied by members of other, more realistic congregations. When we consider it from this point of view, it is no wonder that the laymen are more willing to accept a tithing standard than the clergy imagines they will be.

Another encouraging sign is the number of tithing and stewardship programs that are being advanced in the various denominations. One denomination has for a number of years conducted "test runs" of a tithing program, in which certain congregations have served as pilot cases. This denomination is now moving into a full-scale program and has produced some of the best material available on the tithing goal. Various Episcopal dioceses have given leadership in this direction, notably those of Michigan, California, Virginia, Maryland, and, more recently, Los Angeles and Olympia. As early as 1949 the House of Bishops of that church requested its National Council to begin to produce material on tithing and specifically rejected the less specific "proportionate giving" idea, which was then current. While each of these programs is different from all the others, and while not all of them are teaching the standards set forth in this book, they are all steps in the right direction. Those of us who are vitally concerned with the problem have not yet reached the point where we can afford to be critical of the programs of others. All of them are good because all of them represent a positive approach where none existed previously.

We must not overlook, either, the examples set by those smaller denominations that are responsible for the only really impressive figures on Church giving which are published from year to year. Those of us who live in the western United States have continually before us the example of the relatively tiny Church of Jesus Christ of Latter-Day Saints, which holds tithing as one of its basic rules for membership. Ten Mormon families in a community can pay the operating expenses of a congregation; twenty families can build a church. A fabulous missionary program conducted by the temple in

Salt Lake City, also supported by tithing churchmen, makes it possible for the Mormons to begin building in a city while other denominations are still wondering if they dare think of establishing a congregation there. With no jealousy implied, it is hard for other denominations to ignore this sort of stewardship, happening as it does in our own communities. The Society of Friends, the Seventh-Day Adventists—there is a long list of smaller church groups, all of whom put the more historic churches to shame on this point. Oddly enough, and of special interest to those who feel that people “won’t stand” for a firm stewardship position, these tithing churches produce each year some of the most spectacular figures on congregational growth that come from any denomination.

It is the firm belief of the writers that a trend is under way; it is to further this trend that this book has been written. For there are other “signs of the times” that show how great is the need.

The “revival of religion,” if it has done nothing else, has produced record congregations in churches across the land. Buildings that for many years were entirely adequate are suddenly filled to overflowing. This means that new buildings must be built and larger staffs provided for them. Churches that have limped along for years on a virtually unchanged budget are suddenly faced with expenditures of double and triple their income. One hates even to appear to present a program of stewardship as simply “fund raising”; but the fact is that funds must be raised, and if they are not raised through mature stewardship they will be raised through the use of “gimmicks.” As we have seen, it is no accident that there are more commercial firms specializing in Church fund raising than ever before in the history of the country. It is sheer desperation on the part of the churches which has brought this about, and these companies are filling a need that has to be met. We expect no angry replies from the Church fund raisers when we say that they exist to do something that the churches ought to be doing for themselves. Many of them have publicly admitted the same thing.

No minister, and certainly no congregation, wants to be put in the position of admitting failure. And yet in terms of what is going on in the life of the Church today, failure is the only alternative to a sound stewardship program. There is too much to do and too little to

do with. The demands upon the churches are tremendous, and the budgets are too often "maintenance" budgets and no more. The problem of congregations that do not have a sound stewardship program is increased by the proximity of congregations that do. If all of the churches in a community are going downhill together it is easy to seek solace in the fellowship of failure. But when one or two congregations are growing up, and moving out, and revealing themselves as true stewards of God's bounty, the others have the full measure of their failure spread before them. And this is the hope in the situation. In the last analysis we are all human and are subject to human motives. Surrounded by needs we cannot meet and subject to examples we cannot emulate, we are ready to ask what can be done. It is hoped that some will find an answer in this book.

Much has been said to indicate that we see the ministry as the key, and indeed this is so. While stewardship may originate with a lay-inspired program on occasion, the likelihood is that ministerial leadership will be needed before the program is well under way. And certainly no program can succeed in any church, no matter how inspired, if the minister does not give it his wholehearted leadership, encouragement, and support. The clergy has taught the laity to look to it for leadership. It must be prepared to provide it in this area, as in all others, of the spiritual life. And, make no mistake, it is the spiritual life with which we are concerned when we preach stewardship to the people of the Church.

What can the reader do to put these practices into action in his own church? If he is a clergyman, he can talk to his people and witness to his convictions. He can ask them, especially his board or vestry, to read this book. He can conduct discussions about it or about some parts of it. He can ask his board, vestry, or session for a definite policy. And he can preach. He can share his convictions with his congregation from the pulpit and thus help them to see stewardship as a religious issue, too. When his people are ready he can lead them into a stewardship program, using these or other methods. Whatever he does will be the right thing to do if his actions are based upon sincere conviction.

If he is a layman he can do the same things and encourage his minister as well. The chances are good that the minister has been

thinking along the same lines but is wary of the congregation's response. Reassure him. Help him to see that you are ready to begin. Give him strength and courage and support. His is all too often in a lonely position. He needs you on his side.

And everyone, clergyman and layman alike, can begin the program by becoming a tither himself. This is the first step, and no one succeeds like a committed witness. Samuel Shoemaker's book title *Revive Thy Church Beginning With Me* carries a real message, for stewardship programs must start somewhere. One dedicated layman can transform a whole congregation.

It is bound to come. It will start slowly, but it will grow. And one day the world, accustomed to despising the Church and to treating it without seriousness, will awake to find that a revitalized Church is rising to take its place. A Church that means what it says, a Church that preaches its Gospel with life and vitality, a Church that meets the world on its own terms and carries the message of Jesus Christ to the farthest corners of the earth.

Appendix I

Name _____		No. _____	
Address _____			
Member _____			
Home Phone _____			
Business Phone _____			
Office _____			

GIVING RECORD:	Weekly	Annual	P.G.A.* _____
Last Fiscal Year	_____	_____	_____
Pledged	_____	_____	
Gave	_____	_____	
Current Pledge	_____	_____	Canvass Position _____
Building Fund	_____	_____	_____
Other	_____	_____	_____

Assigned:			Reported:		
_____	_____	_____	_____	_____	_____
Date	Canvasser	Team	Date	Canvasser	Team

Pledged	Weekly	Total	% P.G.A. Pledged	See Later	Refused	Transfer
Budget						
B.F.**						
C.F.***						

Remarks _____

- Probable Giving Ability
- Building Fund
- Combined Fund

Appendix II

No. _____	No. _____	No. _____
<p>To glorify God and support the program of NAME OF CHURCH</p> <p>We pledge the amount shown below for operating budget</p> <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: 150px; text-align: center;"> <p>WEEKLY</p> <p>\$ _____</p> </div> <p>Signature _____ Date _____</p> <p>Address _____</p> <p>(This subscription may be revised or cancelled, should circumstances make it necessary, by noti- fication to the Treasurer.)</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">CANVASS INFORMATION</p> <p>Current Budget Pledge \$ _____ Weekly</p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Leave this stub with Canvass Office</p> <p>Name _____</p> <p>Team No. _____</p>

Appendix III

Steps in a Successful Canvass Call

THE CANVASSER IS A MESSENGER; I.E., HIS PRIMARY RESPONSIBILITY is to tell the story of this parish and its needs to the families he visits.

In addition he will enable every parish family to meet a personal need to give systematically and prayerfully, according to its ability.

What follows is a guide to successful canvassing:

How to select the families:

1. Select the names of those families from whom you can secure a favorable response.
2. Select cards at meetings only.
3. Report promptly.

Steps in a successful canvass call:

Step One

Be sure the family understands the purposes of this canvass, which are:

1. To enable every family to meet a personal need to be "faithful stewards."
2. To interpret the mission of this parish—i.e., the job before it in this community, in the district, and in the world.

Step Two (Steps Two and Three apply to nonpledging families.)

Be sure the family agrees to (or understands) the principle of systematic giving, preferably weekly:

That giving is a part of the devotional and sacramental life of the individual.

Step Three

Be sure the family agrees to (or understands) the principle of pledging to give regularly. Pledging is an act of faith. The family promises that, God willing, they will return to God the amount of the pledge.

Step Four

Be sure the family understands the new pledge payment plans and the parish's financial program. (This is particularly important if some other plan has been used in the parish.)

Step Five

Witness your commitment and motivation; say that you have made your pledge using the tithing standard, and tell what the Church means to you.

Step Six

At this point the family should be encouraged to volunteer to ask: "How much should we give?"

Here the canvasser should

- a. Define the tithe as a standard of giving.
- b. State that if each family gives a "tithing goal their prayerful consideration" both the family and the parish will benefit.

NOTE: No dollar amount per week should be mentioned by the canvasser. Your willingness to tell of your own use of the standard is the key to proper interpretation.

Step Seven

Have the family agree to pledge a better-than-token amount.

If the amount mentioned by the family is a token amount, the can-

vasser should try to direct their thinking toward the standard of giving.

If necessary, the canvasser may suggest the family give further thought to the matter and arrange to call the next evening.

Step Eight

Have the family sign the pledge card in your presence.

NEVER leave a pledge card with the family.

Take your time—the family deserves an unhurried and full explanation of the program.

If you need to call back, do so by definite appointment.

If you call for an appointment, simply say you wish to call to explain the parish program.



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Date Due

[illegible]



